

ATTITUDES AND INTERESTS

TABLE 21

COURSES OF INTEREST TO HOUSEHOLD HEAD

Money Management	5.5%	(40)
Home Purchasing	2.3%	(17)
Home Repair and Remodeling	3.0%	(22)
Real Estate Financing and Contracts	1.5%	(11)
Landscaping and Gardening	1.6%	(12)
Child Care	3.4%	(25)
Homemaking	0.1%	(1)
Other Interests	6.0%	(44)
Not Interested	76.4%	(557)
No Response		(191)

When asked what "school" courses the household head might be interested in pursuing, over three-quarters were not interested in any. While this may be apathy, it may also be the manner in which the question was presented or the skill of the interviewer. Female household heads showed slightly more interest than men (Table K). Among men, money management was most interesting and among women, money management and child care. Those persons who own their home have least interest in courses. Among both renters and buyers, money management is of most interest and buyers are also interested in real estate finance. (Table L.)

TABLE 22

AWARENESS AND UTILIZATION OF COMMUNITY FACILITIES

	<u>Head of Household Has Never Heard of Services</u>		<u>Head of Household Heard of, But Never Used Services</u>		<u>Head of Household Has Used More Than Once or More Than One</u>	
Social Services	6.8%	(56)	70.0%	(573)	23.0%	(188)
Civic	9.1%	(74)	83.4%	(679)	7.5%	(61)
Health	12.1%	(97)	74.1%	(594)	13.7%	(110)
Employment	19.0%	(153)	74.8%	(603)	6.2%	(50)
Adult Ed.	14.4%	(116)	81.5%	(658)	4.1%	(33)
Relocation and Housing	25.6%	(203)	73.2%	(581)	1.3%	(10)
Civil Rights	22.4%	(177)	77.5%	(613)	.1%	(1)
Elderly Prog.	30.2%	(239)	68.4%	(541)	1.4%	(11)
Legal	26.5%	(211)	70.4%	(561)	3.1%	(25)
City Government	25.6%	(202)	74.0%	(584)	.4%	(3)

When questioned about their familiarity and use of community facilities, greatest familiarity and use were concerned with social services. Recognition level of all services was uniformly high while use was quite low.

Of those household heads who are employed (559 or 60 percent), the great majority, 78 percent have been employed for more than five years. The majority of non-housewives are employed in automotive plant jobs, 67.6 percent in semi-skilled jobs and 0.5 percent in crafts. Over three-quarters of the household heads are employed as semi-skilled workers, either for the auto industry or others, 14 percent are domestic or service workers, $4\frac{1}{2}$ percent are professional, 2.7 percent are managers or supervisors, and $1\frac{1}{2}$ percent are clerical or sales workers. In addition, 349 male and female household heads are homebound. (Table B.) Homebound household heads defining their occupation as "Housewife" represent 38 percent of all occupations. What is interesting is that it represents 23 percent of the male black household heads. Among the black female household heads who were previously married, two-thirds are housewives and 18 percent are domestic or service workers.

TABLE 9
SOURCE OF INCOME

General Motors	42.7%	(385)
Social Service (Welfare, ADC, etc.)	15.0%	(135)
Contractors	2.2%	(20)
Pensions (Vets, S.S., etc.)	21.7%	(196)
Private or Professional	11.9%	(107)
City or Government	1.8	(16)
Filling Station or Car Wash	1.9	(17)
Self Employed	2.9	(26)
Other		
No Response		(18)

General Motors is the major source of income for 43 percent of those household heads surveyed, Pensions represent the second largest source of income. The 22 percent receiving pensions is consistent with the 27 percent of households headed by persons 60 and over. (Table 2) An additional 15 percent of the households receive the major part of their income from social service agencies such as A. F. D. C. Thus, 37 percent of the households are dependent on government or public agencies for income.

TABLE A

AGE BY RACE AND SEX OF HOUSEHOLD HEAD

	Less Than 20	21-30	31-40	41-50	51-60	61-64	65-70	71-80	81+
Black Male	46.2% (6)	69.5% (82)	68.2% (101)	68.6% (127)	71.8% (127)	57.7% (41)	63.8% (60)	48.5% (32)	17.6% (3)
Black Female (Mrs.)	38.5% (5)	28.0% (33)	31.8% (47)	28.6% (53)	24.9% (44)	33.8% (24)	31.9% (30)	37.9% (25)	52.9% (9)
-57- Black Female (Miss)	15.4% (2)	1.7% (2)	----- -----	1.6% (3)	0.6% (1)	----- -----	1.1% (1)	----- -----	----- -----
White Male	----- -----	0.8% (1)	----- -----	0.5% (1)	1.1% (2)	5.6% (4)	2.1% (2)	7.6% (5)	29.4% (5)
White Female (Mrs.)	----- -----	----- -----	----- -----	0.5% (1)	1.7% (3)	2.8% (2)	1.1% (1)	6.1% (4)	----- -----

TABLE B

OCCUPATION BY RACE AND SEX - HEAD OF HOUSEHOLD

	Black Mr.	Black Mrs.	Black Miss	White Mr.	White Mrs.	White Miss	Total
Professional & Technical	3.0% (18)	2.5% (7)	-----	5.0% (1)	-----	-----	2.9% (26)
Managers, Officials & Proprietors	1.4% (8)	0.4% (1)	-----	-----	-----	-----	1.0% (9)
Automotive Hiring Line	60.1% (356)	6.9% (19)	-----	15.0% (3)	-----	-----	41.6% (378)
Supervisors & Foremen	0.8% (5)	0.4% (1)	-----	-----	-----	-----	0.7% (6)
Domestic	3.7% (22)	18.8% (52)	55.6% (5)	-----	9.1% (1)	-----	8.8% (80)
Housewife	23.1% (137)	67.0% (185)	22.2% (2)	75.0% (15)	90.9% (10)	-----	38.4% (349)
Automotive Skilled Craftsmen	0.5% (3)	-----	-----	-----	-----	-----	0.3% (3)
Clerical & Sales	-----	2.2% (6)	22.2% (2)	-----	-----	-----	0.9% (8)
Operative & Kindred	7.3% (43)	1.8% (5)	-----	5.0% (1)	-----	-----	5.4% (49)

TABLE C

COMBINED MONTHLY INCOME BY RACE AND SEX - HEAD HOUSEHOLD

	Black Mr.		Black Mrs.		Black Miss		White Mr.		White Mrs.		White Miss		Total
0 - 100	1.8%	(10)	19.8%	(50)	25.0%	(2)	25.0%	(4)	33.3%	(3)	-----	----	8.2% (69)
101 - 200	4.8%	(27)	37.7%	(95)	50.0%	(4)	25.0%	(4)	33.3%	(3)	-----	----	15.7% (133)
201 - 300	13.7%	(77)	23.8%	(60)	25.0%	(2)	12.5%	(2)	11.1%	(1)	-----	----	16.8% (142)
301 - 400	46.6%	(261)	15.9%	(40)	-----	----	18.7%	(3)	22.2%	(2)	-----	----	36.2% (306)
401 - 500	15.2%	(85)	2.8%	(7)	-----	----	-----	----	-----	----	-----	----	10.9% (92)
501+	17.9%	(100)	-----	----	-----	----	18.7%	(3)	-----	----	-----	----	12.2% (103)

TABLE D
MONTHLY INCOME OF HEAD OF HOUSEHOLD BY
PERSONS IN FAMILY

	0-100	101-200	201-300	301-400	401-500	501+	
.	82.9% (58)	51.9% (68)	20.6% (32)	15.6% (57)	11.7% (12)	-----	\$120
.	11.4% (8)	22.1% (29)	30.3% (47)	27.4% (100)	21.4% (22)	27.3% (3)	\$320
.	4.3% (3)	13.0% (17)	13.5% (21)	13.4% (49)	16.5% (17)	36.4% (4)	\$330
.	1.4% (1)	6.9% (9)	9.7% (15)	9.3% (34)	14.6% (15)	27.3% (3)	\$340
.	----- -----	3.1% (4)	12.3% (19)	9.6% (35)	10.7% (11)	----- -----	\$335
.	----- -----	2.3% (3)	7.7% (12)	6.6% (24)	7.8% (8)	----- -----	\$340
.	----- -----	0.8% (1)	3.2% (5)	9.0% (33)	6.8% (7)	9.1% (1)	\$350
.	----- -----	----- -----	2.6% (4)	5.5% (20)	1.0% (1)	----- -----	\$345
.	----- -----	----- -----	----- -----	2.5% (9)	1.9% (2)	----- -----	\$335
.	----- -----	----- -----	----- -----	1.1% (4)	4.9% (5)	----- -----	\$400
.	----- -----	----- -----	----- -----	----- -----	2.9% (3)	----- -----	\$450
total	8.4% (70)	15.7% (131)	18.6% (155)	43.7% (365)	12.3% (103)	1.3% (11)	

TABLE E
COMBINED MONTHLY INCOME BY PERSONS IN FAMILY

	<u>0-100</u>	<u>101-200</u>	<u>201-300</u>	<u>301-400</u>	<u>401-500</u>	<u>501+</u>	<u>Total</u>
1.	87.0% (60)	51.9% (69)	21.8% (31)	19.0% (58)	13.0% (12)	-----	27.2% (230)
2.	10.1% (7)	22.6% (30)	28.2% (40)	25.8% (79)	18.5% (17)	36.9% (38)	25.0% (211)
3.	1.4% (1)	13.5% (18)	12.0% (17)	12.4% (38)	17.4% (16)	20.4% (21)	13.1% (111)
4.	1.4% (1)	6.8% (9)	11.3% (16)	8.5% (26)	13.0% (12)	15.5% (16)	9.5% (80)
5.	-----	3.0% (4)	13.4% (19)	8.2% (25)	12.0% (11)	9.7% (10)	8.2% (69)
6.	-----	2.3% (3)	7.0% (10)	6.9% (21)	7.6% (7)	6.8% (7)	5.7% (48)
7.	-----	-----	3.5% (5)	9.5% (29)	5.4% (5)	8.7% (9)	5.7% (48)
8.	-----	-----	2.8% (4)	6.2% (19)	1.1% (1)	1.0% (1)	3.0% (25)
9.	-----	-----	-----	2.6% (8)	3.3% (3)	-----	1.3% (11)
10.	-----	-----	-----	1.0% (3)	5.4% (5)	1.0% (1)	1.1% (9)
11.	-----	-----	-----	-----	3.3% (3)	-----	0.4% (3)

TABLE F

OWNERSHIP OF DWELLING BY RACE AND SEX - HEAD OF HOUSEHOLD

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
Black - Mr.	63.0%	(261)	82.3%	(116)	64.0%	(215)	66.4%	(592)
Black - Mrs.	33.6%	(139)	17.7%	(25)	29.2%	(98)	29.4%	(262)
Black - Miss	2.2%	(9)	-----	----	-----	----	1.0%	(9)
White - Mr.	0.7%	(3)	-----	----	4.5%	(15)	2.0%	(18)
White - Mrs.	0.5%	(2)	-----	----	2.4%	(8)	1.1%	(10)
White - Miss	-----	----	-----	----	-----	----	-----	----

TABLE G
OWNERSHIP OF DWELLING BY AGE

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
Less Than 20	3.0%	(12)	-----	-----	-----	-----	1.4%	(12)
21 - 30	27.9%	(111)	2.2%	(3)	0.3%	(1)	13.4%	(115)
31 - 40	24.6%	(98)	24.3%	(33)	3.7%	(12)	16.6%	(143)
41 - 50	19.8%	(79)	31.6%	(43)	18.1%	(59)	21.0%	(181)
51 - 60	10.6%	(42)	28.7%	(39)	27.6%	(90)	19.9%	(171)
61 - 64	5.0%	(20)	1.5%	(2)	14.4%	(47)	8.0%	(69)
65 - 70	5.5%	(22)	7.4%	(10)	18.4%	(60)	10.7%	(92)
71 - 80	2.3%	(9)	3.7%	(5)	14.7%	(48)	7.2%	(62)
81+	1.3%	(5)	0.7%	(1)	2.8%	(9)	1.7%	(15)

TABLE H
OWNERSHIP OF DWELLING BY MONTHLY INCOME

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
\$ 0 - \$100	9.0%	(34)	1.5%	(2)	8.6%	(26)	7.6%	(62)
\$101 - \$200	16.2%	(61)	6.7%	(9)	17.2%	(52)	15.0%	(122)
\$201 - \$300	18.4%	(69)	14.9%	(20)	21.2%	(64)	18.8%	(153)
\$301 - \$400	44.1%	(166)	53.7%	(72)	41.1%	(124)	44.6%	(362)
\$401 - \$500	11.4%	(43)	22.4%	(30)	9.6%	(29)	12.6%	(102)
\$501+	0.8%	(3)	0.7%	(1)	2.3%	(7)	1.4%	(11)

TABLE I

OWNERSHIP OF DWELLING BY LENGTH OF RESIDENCE AT THIS ADDRESS

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
Less Than 1 Year	35.0%	(143)	3.6%	(5)	-----	----	16.8%	(148)
1 - 2 Years	22.3%	(91)	1.4%	(2)	0.6%	(2)	10.8%	(95)
3 - 5 Years	14.2%	(58)	10.1%	(14)	1.8%	(6)	8.9%	(78)
6 Years+	28.4%	(116)	84.9%	(118)	97.6%	(326)	63.6%	(560)

TABLE J

DESIRE TO MOVE BY HOUSING OCCUPANCY STATUS

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
YES	66.4%	(245)	58.9%	(76)	48.2%	(145)	58.3%	(466)
NO	33.6%	(124)	41.1%	(53)	51.8%	(156)	41.7%	(333)

TABLE K
INTERESTS TO HOUSEHOLD HEADS BY RACE AND SEX

	Black Mr.		Black Mrs.		Black Miss		White Mr.		White Mrs.		White Miss		Total
Money Management	5.4%	(26)	6.1%	(13)	11.1%	(1)	-----	----	-----	----	-----	----	5.5% (40)
Home Purchasing	2.9%	(14)	1.4%	(3)	-----	----	-----	----	-----	----	-----	----	2.3% (17)
Home Repair	2.7%	(13)	4.2%	(9)	-----	----	-----	----	-----	----	-----	----	3.0% (22)
Real Estate Financing	1.9%	(9)	0.9%	(2)	-----	----	-----	----	-----	----	-----	----	1.5% (11)
Landscaping & Gardening	1.9%	(9)	1.4%	(3)	-----	----	-----	----	-----	----	-----	----	1.6% (12)
Child Care	1.9%	(9)	6.5%	(14)	11.1%	(1)	-----	----	12.5%	(1)	-----	----	3.4% (25)
Homemaking	-----	----	0.5%	(1)	-----	----	-----	----	-----	----	-----	----	0.1% (1)
Others	6.0%	(29)	6.1%	(13)	11.1%	(1)	6.7%	(1)	-----	----	-----	----	6.0% (44)
Not Interested	77.4%	(374)	72.9%	(156)	66.7%	(6)	93.3%	(14)	87.5%	(7)	-----	----	76.4% (557)

TABLE L
INTERESTS TO HOUSEHOLD HEADS BY OWNERSHIP OF DWELLING

	<u>Renting</u>		<u>Buying</u>		<u>Own Structure</u>		<u>Total</u>	
Money Management	6.7%	(22)	6.7%	(8)	3.8%	(10)	5.6%	(40)
Home Purchasing	3.1%	(10)	2.5%	(3)	1.5%	(4)	2.4%	(17)
Home Repair	2.4%	(8)	3.4%	(4)	3.8%	(10)	3.1%	(22)
Real Estate Financing	1.2%	(4)	5.0%	(6)	0.4%	(1)	1.6%	(11)
Landscaping and Gardening	1.2%	(4)	1.7%	(2)	2.3%	(6)	1.7%	(12)
Child Care	4.6%	(15)	3.4%	(4)	2.3%	(6)	3.5%	(25)
Homemaking	0.3%	(1)	-----	-----	-----	-----	0.1%	(1)
Others	7.6%	(25)	5.0%	(6)	4.2%	(11)	5.9%	(42)
Not Interested	72.8%	(238)	72.3%	(86)	81.7%	(214)	76.0%	(538)

CHAPTER V - RELOCATION AND REFERRAL SERVICES

A. Results of an Analysis of Probable Relocation and Referral Services Problems in the St. John Street Area of Flint

There are a substantial number of households in the proposed St. John Street Urban Renewal Area with serious family problems which will probably require special, intensive economic, medical and/or social service assistance in conjunction with relocation assistance. One-hundred forty-eight St. John Street Area families have a combination of five or more problems, each of which could create a relocation difficulty, and more than 85 percent of the area's households have one or more family characteristics likely to create a relocation problem (see table BB).

In all, 294 St. John Street Area households or 31.9 percent of all St. John Street Area households have severe problems likely to require special, intensive economic, medical and/or social service assistance (see table AA); 248 households or 27.0 percent of all area households have multiple impediments to relocation with intensive relocation and social service assistance likely to be needed; and 252 St. John Street Area households or 27.3 percent of all area households have minor economic and/or social problems that are likely to require some short term relocation and/or social service assistance. In contrast, only 126 households in the St. John Street Area, or 13.7% of the total, have no economic and/or social problems and appear likely to be able to relocate elsewhere without difficulty.

**CLASSIFICATION OF ST. JOHN STREET AREA FAMILIES BY
PROBABLE DIFFICULTY IN RELOCATION**

	<u>No. of Families</u>	<u>Percent of Families</u>
1. Stable and well functioning households able to relocate readily, with no serious economic and/or social problems likely to create relocation difficulties	126	13.7%
2. Households with minimal economic and/or social problems that are likely to require some short term relocation and/or social services assistance	252	27.3%
3. Households with multiple impediments to relocation, with intensive relocation and social services assistance likely	248	27.0%
4. Households whose problems are severe and hence likely to require special, intensive economic, medical and/or social service assistance	<u>294</u>	<u>31.9%</u>
	920	99.9%

A CROSS TABULATION OF ST. JOHN STREET AREA FAMILY
CHARACTERISTICS WHICH MAY INVOLVE
RELOCATION DIFFICULTIES

* * * *
* * *
* *
*

REFERENCE PAGE

Family Characteristics Considered To Be Indications Of Possible Relocation Difficulties

- 0. No Problem
- A. Family Income Below \$300 Per Month, Plus \$50 Per Child
- B. More Than Four Children Under 18 Years Of Age
- C. More Than One Person Over 18 Years of Age At Home, Other Than Parent
- D. Divorced Or Separated
- E. Female Head of Household With Child
- F. Unemployed One Year Or More
- G. Welfare/Pension
- H. Land Contract
- I. Do Not Want To Move
- J. Head of Household Over 50 Years Of Age

No Problems

One Problem

O.	126	
A.		49
B.		3
C.		2
D.		0
E.		0
F.		1
G.		2
H.		10
I.		64
J.	<u>—</u>	<u>71</u>
Sub Totals	126	202

Combinations of
Two Problems

Combinations of
Three Problems

	A	B	C	D	E	F	G	H	I		AB	CD	DE	EF	FG	GH	HI	IJ	AJ	AI	AC	AF
0.																						
A.													10		14		2	13				
B.	25														1							
C.	3	0									1						1	3				
D.	1	0	0															1				
E.	3	0	0	5							1	1						3	2			
F.	2	0	0	0	0													2	5	1		
G.	2	0	0	0	0	6					1			1				3	6			
H.	2	1	1	0	0	0	0				9										1	1
I.	20	1	4	0	0	1	1	8			4		1									
J.	<u>18</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>4</u>	<u>2</u>	<u>6</u>	<u>50</u>		—	—	—	—	—	<u>37</u>	<u>5</u>	—	—	—	—	—
Sub Totals	76	3	6	5	1	11	3	14	50 (169)		16	1	11	1	15	37	8	25	13	1	1	1 (130)

COMBINATIONS OF FOUR PROBLEMS

	ABC	ABD	ABH	ABE	ACJ	ADE	AFJ	AFG	AIJ	FGJ	DEH	BDE	CDF
0.													
A.													
B.								2		1			
C.										1			
D.													
E.		3						3					
F.						2							
G.	1				1	1	51		6				1
H.		1			1	2			1	2			
I.			1	1	1	5	3	10		39	1	1	
J.	—	—	<u>1</u>	—	—	<u>2</u>	—	—	—	—	—	—	—
Sub Totals	1	4	2	1	3	12	54	15	7	43	1	1	1 (145)

COMBINATIONS OF FIVE PROBLEMS

	<u>ADEI</u>	<u>AGIJ</u>	<u>AFGJ</u>	<u>AEHI</u>	<u>AEGI</u>	<u>ABEG</u>	<u>ADEF</u>	<u>ADFG</u>	<u>ADEJ</u>	<u>AHIJ</u>	<u>FGHI</u>	<u>CEFI</u>
0.												
A.												
B.	2			1			2					
C.	1		5				1	1	1	1		
D.			1	1	1	2						
E.		1	3									
F.		52			1	1						
G.							30					
H.			1									
I.												
J.	<u>1</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>3</u>	<u>1</u>
Sub Totals	4	53	10	2	2	3	33	1	1	1	3	1 (114)

COMBINATIONS OF SIX PROBLEMS

ADEFG

AFGIJ

ACDEI

0.

A.			
B.	14		
C.		1	
D.			
E.			
F.	1		
G.			
H.	1	3	
I.	4		
J.	—	—	<u>1</u>
Sub Totals	20	4	1 (25)

COMBINATIONS OF SEVEN PROBLEMS

ADEFGJ

ABDEFG

ABEFGJ

0.			
A.			
B.			
C.	1		1
D.			
E.			
F.			
G.			
H.	1	1	
I.	2	3	
J.	—	—	—
Sub Totals	4	4	1 (9)

SUMMARY TABLE
(CUMULATIVE TOTALS)

COMBINATIONS OF:

<u>No Problems</u>	<u>1 Problem</u>	<u>2 Problems</u>	<u>3 Problems</u>	<u>4 Problems</u>	<u>5 Problems</u>	<u>6 Problems</u>	<u>7 Problems</u>
126	202 (328)	169 (497)	130 (627)	145 (772)	114 (886)	25 (911)	9 (920)

XX Problem Totals

(XX) Cumulative Totals

As with urban renewal areas in many cities, most families in the St. John Street Area with severe social problems have low incomes. In the St. John Street Area more than 80 percent of all households with problems¹ have a yearly income of below \$3,600, plus \$600 per year per dependent child. It is not known, however, to what degree low income contributes to these problems, and to what degree it only accompanies them.

Unemployment is very high in the St. John Street Area. At least nine percent of all heads of households and 14 percent of all male heads of households under 65 years of age are unemployed, or to put it another way, unemployment is more than five times higher in the St. John Street Area than in the rest of the Flint S. M. S. A. Moreover, this unemployment rate does not consider the young adults living in the area that may be unemployed, and unemployment tends to be highest among members of this group.²

Next to low income, place in life-cycle appears to be the greatest relocation problem facing St. John Street families. Nearly half (46%) of the 920 heads of households in the St. John Street area are more than 50 years of age. Of these 423 family heads, 71.4 percent (or 302) have one or more family characteristics which can be associated with difficulties in relocation. Indeed, 41.7 percent of all St. John Street area families with potential relocation problems are families with a head of household over 50 years of age. Nearly half of the older heads of households, 43.7 percent of those over 50 years of age, do not want to move from their home in the St. John Street neighborhood.

These families, along with a few young families, have substantial formal and informal social relationships in the area. Relocation will undoubtedly have an impact on these relationships and may, for some families, create additional strains and problems beyond the housing, health, family and economic pressures that are typically involved in moving.

-
1. Families whose only problem was head of household over 50 and/or "they do not want to move" are not considered problems.
 2. U. S. Department of Labor, A Sharper Look at Unemployment in U. S. Cities and Slums (Pamphlet, 1966).

There are surprisingly few female heads of households with children in the St. John Street area. Just under 14 percent of all households in the area are headed by females with children living at home, and only seven of these 28 families are extended families. According to this survey, only about four percent of all St. John Street area families are extended families. Separation, desertion and extra-legal marital status among St. John Street area households, which are reflected in incidents of female head of household, are apparently often closely related to other social, health and economic problems.

Health problems seem to be associated with selected, inter-related household characteristics which include (a) head of household over fifty years of age; (b) public assistance or welfare as a source of income; (c) prolonged unemployment; and/or (d) incomes of below \$3,600 per year.

There is often a perceptible lack of formal education and a lack of marketable skills among the St. John Street households in which there are unemployment and financial need. The head of household in nearly all of the families with annual incomes below \$3,600 are employed in unskilled jobs, and -- when respondents provided information -- tended to lack complete school education. Literacy training for adults is probably needed for a substantial number of heads of households in the St. John Street area. Current programs of this kind, however, are apparently not attractive to persons in need since upwards to 80 percent of these households knew about current Board of Education and Mott Foundation literacy programs yet do not attend them.

Most St. John Street area residents (60%) do not mind leaving the area but more than one-third of the area's residents do not want to leave their homes in the St. John Street area. Most of the families that do not want to give up the St. John Street area as it now is are

older families, many of whom have lived in the St. John Street area all of their lives. Fifty-five percent of the families that indicated they did not want to move had heads of households over 50 years of age.

In many cases, 86 out of 185, these older families are also poor, and as such are doubly threatened by relocation.

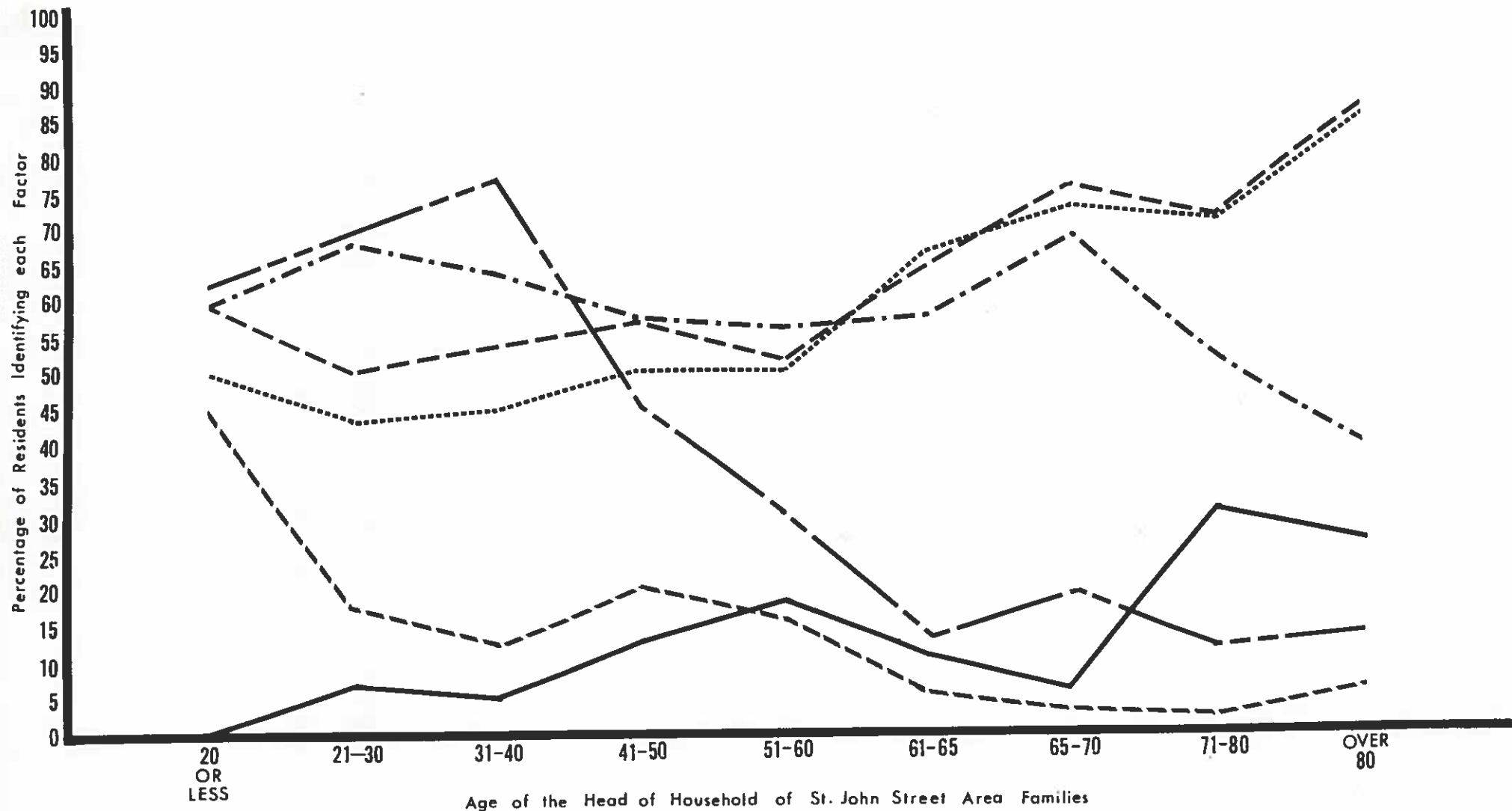
In all, nearly half the families that want to stay in St. John (41.6%) have yearly incomes below \$3,600 plus \$600 per year per dependent child. Seventy-one percent of those who do not want to move are either poor or old. An additional four percent of the families are buying a house on contract.¹ Finally, 7.5 percent of the households in St. John are purchasing a house on land contract.

While land contracts are a relatively common practice in Flint, and throughout Michigan, they present a special problem since most land contracts do not insure the purchaser of partial claims on the property title that reflect actual equity payments. Consequently, relocation may deprive a contract purchaser of equity he might otherwise have been entitled to. In any case, land contracts mean time-consuming discussions and possible legal arrangements.

There are at least 69 land contract purchases underway in the St. John Street neighborhood. 25 of these families are poor.² 16 have more than four children -- 15 of these 16 are also poor. 52 of these families have heads of households over 50 years of age. In all, 59 out of the 60 land contract purchasers have large families, are poor, are older, or are some combination thereof.

¹ Note: Two percent of these families or 7 out of 14 are either poor or old. Hence only two percent can be added to their composite total.

² Their incomes are below \$3,600 plus \$600 for each juvenile dependent.



FACTORS IDENTIFIED BY ST. JOHN RESIDENTS AS IMPORTANT IN THEIR HOUSING RELOCATION

- - - - - NEAR SCHOOLS
 - . - . - IN NEW SUBDIVISION
 - - - - - NEAR PUBLIC TRANSPORTATION

. NEAR SHOPPING
 - - - - - NEAR WORK
 _____ INTO AN OLDER HOME

FIGURE 1

B. St. John Street Area Residents Have the Following Preferences in a Home in which to Relocate

The residents of the St. John Street Area, by and large, want their next home to be located near shopping, a school, and public transportation. They are relatively anxious to move away from factories and other places of work, particularly if public transportation is available.

Young families are much more likely to be concerned with a nearby school than old families for whom the question is less relevant (see figure 1). But families of all ages show a concern about the proximity of shopping facilities and public transportation.

Families with the head of household over 65 are even more concerned about access to shopping and public transportation than other families.

Young families show a high interest in relocating in a new subdivision.¹ Older families, particularly those that currently own or are buying a home, are less concerned with a new subdivision than in decent housing they can afford to rent or preferably buy. Only 8.4 percent of those families renting have a priority interest in an older home. Conversely, 63.2 percent of the renters have their sights set on a new subdivision, while only 56.7 percent of the homeowners have a similar ambition.

Only very young families show any significant concern in being relocated near their place of work.

¹ This finding is particularly significant because it suggests that the housing aspirations of ghetto residents remain high even when other indices of aspiration such as occupational and educational goals are not particularly high.

	Out of Genesee County	Out of State	Grand Blanc	Davison	Clio	Mt. Morris	Gaines.	Fenton.	Holly	Durand	Swartz City	West of City Limits	South of City Limits	East of City Limits	North of City Limits
Black	9	11	1	1	0	16	1	3	0	14	1	3	1	28	
White	54	15	18	34	11	48	11	9	2	1	61	61	30	37	

RELOCATION OUT OF FLINT BY FAMILIES LIVING IN
EXPRESSWAY RIGHT-OF-WAY, BY RACE

FIGURE 2

Families that currently own their own homes in the St. John Street area are relatively unconcerned about being relocated near a school. Only 25.5 percent show a significant interest in being relocated near a school, whereas 55 percent to 58 percent of those renting and buying want to be located near a school. This difference in attitudes is largely attributable to the age of the family.

A substantial majority of the St. John Street families want to be relocated in the Model Cities Neighborhood. 63 percent of the respondents listed that area as their first choice for relocation. Records of actual relocation for expressway development (see map) bear out this pattern, as does a probability model of socio-economic characteristics and rent levels based on a social area analysis of the City of Flint (see Appendix A). Interestingly enough, only 6.2 percent of the respondents listed the Flint suburbs as a primary choice for relocation.

C. Relocation Services

Whenever large scale planning and development are undertaken, changes in development plans and timing occur. These changes inevitably affect the personal plans of those living in the target area. Consequently, target area residents and property owners often become confused about their future, and communications between neighborhood residents and planning and development officials get strained. In some cases, they break down altogether. When this happens, problems multiply and program goals are often placed in jeopardy.

Careful attention to up to date communications with the persons and families that are affected by renewal planning is crucial. Three elements must be presented if successful communication is to take place: (1) there must be clarity on the part of the official agencies as to policy and procedure; (2) these policies and procedures must be communicated to the neighborhood residents as soon as possible and before misunderstanding, rumor and widespread moving take place; (3) this communication must be done through individual personal contact by a relocation worker who has the proper information, is oriented to the human problems of the residents, and who has the skill and personal attributes that will enable positive communication to take place between the worker and the resident family.¹ Proper timing and delivery of relocation related services, of course, are equally crucial. Household moves are often major events in people's lives. Pre-relocation as well as post-relocation adjustments are sometimes required. Too short or too long a lag time between notification to vacate and actual relocation can create serious family, social, and economic problems or magnify already serious existing problems.

1

For an enlightening discussion on communications problems see Raymond A. Bauer, "The Obstinate Audience: The Influence Process from the Point of View of Social Communications," American Psychologist, May, 1964, Vol. 19, pp. 319 to 327. Unpublished work currently under way by Dr. Ellis Hays, Long Beach State College, California, adds the dimension of timing to the process of communication. It is also recommended that regular monthly bulletins be sent to families that face relocation in order to keep them up to date with respect to their future.

Personalized, face-to-face assistance in assessing the future should be provided to all the affected households that are interested in it before development plans are fully detailed. Clergymen or other informed and experienced persons familiar with the residents of the neighborhood should be used to provide this service whenever possible.

A substantial proportion of the households in the St. John Street area are public assistance recipients. Special services should be made available to these households by the Genesee County Department of Social Services well in advance of actual relocation activities so that families that already have serious problems do not become overburdened by additional problems.

A large number of St. John Street area households will need help in finding a different place to live. Some will need help in the actual process of packing, moving, and caring for children.

Some families will need public housing assistance. The procedures and the attitudes that are encountered in making application for such assistance and the manner in which applicants are informed of the status of their applications for public housing can be significant barriers to those relocating who might otherwise make such applications.

Similarly, the attitudes and procedures of public utilities companies will have impact on the relocation process and influence the second order consequences of the urban renewal project.

The families that utilized Flint's relocation services in the past generally expressed satisfaction with the services provided. These services, provided by G. C. D. C. , included: (1) a diagnostic survey to determine the relocation needs of the families to be displaced; (2) adult education and youth classes to keep the people informed about freeway acquisition procedures, home financing, money management, etc.; (3) periodic bulletins of interest to freeway families; and (4) written communication with each family followed by a personal contact by a relocation specialist. Equally good, and perhaps even better, services will be required in the execution of the relocation plans for the St. John Street Area.

D. Referral Services

Most St. John Street area residents need and want relocation assistance, but most show little interest in referral services. Less than 1/4 of heads of households showed any interest at all in adult and special education classes sponsored by the Mott Foundation. Regardless of income, age, occupation, or length of residence in Flint the answer was the same. Moreover, no more than five percent of the respondents were interested in any particular topic regardless of how they are divided.¹

Similarly, between 70 percent and 80 percent of all St. John Street neighborhood heads of households regardless of education and occupation have heard of most social service and civic service programs, but show no interest in utilizing them.²

Nor is there any evidence that educational, welfare, and other referral services in Flint have had any meaningful success in problem solution or even amelioration.³ Although a substantial proportion of the people in the area have had long term contact with public and voluntary social service agencies, their problems persist. In some instances family and personal problems may even have been magnified by social service delivery.

1 The only exception is among heads of households 21 to 30 years of age, one-third of whom are interested in either child care or money management.

2 The more education the more likely to be familiar with such programs, but in all cases recognition rates were high.

3 The inability of education to break the poverty cycle is ably described in Eugene Smolensky, "Investment in the Education of the Poor: A Pessimistic Report," The American Economic Review, May, 1966, Vol. LVI, No. 2, pp. 370-378.

By and large, the Genesee County Social Service Administration is an efficient, well managed operation. As is typically the case, its programs, services, and family allowances are strictly limited in scope and in strategy by State and Federal laws and regulations and by budgetary allotments. The administration never has the financial resources it wants or needs. However, because of the special role of this agency in referral activities, it is necessary to take a hard look at its functioning.

Not all of the Social Service Administration's limitations stem from lack of money. The Department relies heavily on a casework strategy. Not only has this strategy been relatively unsuccessful in Flint, but casework assignments have never been rationalized. Furthermore, the Department has no systematic outreach program to bring their services to the attention of needy families. This is particularly damaging when the inconvenient location of the Department's offices are considered with reference to recipients' places of residence.

In addition, the Department has made few formal efforts or commitments to coordinate its activities with the private delivery of social services or with planning and development in Flint and Genesee County.

The most serious problem with the Genesee County Social Service Administration, however, is its unthinking failure to treat welfare recipients as equals of the predominantly working-class and middle-class population of Flint. This latent social prejudice is most apparent in the lay-out of the Social Service Administration Building and in the procedure welfare recipients must face when they are served at the building.

The building is laid out in such a manner that welfare recipients are seated on display in front of a series of large picture windows which front onto a city street while they are waiting to meet their caseworkers. When their turn arrives, the caseworker calls out the welfare recipients name loudly for all to hear.

In short, the building layout and procedure are such that they advertise the individuals needs and difficulties to the community at large, thereby draining whatever self-respect and dignity which might otherwise have existed. Such building layouts and service procedures are one thing at a medical clinic, and something quite different at social service centers. This important distinction was not perceived by the architects and administrators of the Genesee County Social Service Building. As Lee Rainwater has observed, "most of those who have studied the actual operation of service programs catering to an exclusively lower class clientele have been impressed by the demeaning and degradation of the poor that goes along with the service. The principal power that the poor want is the power of money in their pockets to make these choices as they see fit and as the needs of their families dictate."¹

If social service referral implies casework meddling without changing outside conditions and circumstances, referral services will be of little value. On the other hand, if referral agencies reassess their programs and services and make much needed changes, referral services will not only be of great help in reducing the spread of poverty and blight from the St. John Street area, but their services are likely to be willingly sought by families in need of useful assistance of the kind that neither preaches nor dictate but show the way.

¹ Lee Rainwater, "The Services Strategy vs. the Income Strategy," Trans-Action, October, 1967, Vol. 4, no. 10, p. 4.

E. Conclusions

It is evident that many resident families of the St. John Street area do not respond to the traditional pattern and efforts of community agencies. It is also clear that many agencies are not responsive to the needs and problems of those families. Rather than modifying and/or tailoring their services to the population they complain about apathy on the part of potential recipients. Consequently, little is being done to help many families overcome the damaging effects of the problems they have. This mutual lack of responsiveness on the part of potential consumers of service and the providers of service has resulted in a service gap that can only be closed by introducing new procedures into the traditional pattern and operation of services. There can be little doubt that there is a need to develop new and more effective techniques of intervention.

Low income, a high rate of unemployment, older families, and multi-problem families characterize the St. John Street area households. These are the faces of poverty, and they link area residents to social, economic, health and housing problems which will complicate relocation. In addition, many families have lived in the area for many years (see table). The impact of eventual relocation on these families -- many of whom do not want to face the insecurity of change--is likely to be disruptive and upsetting.

For those who are beset with social, health, and/or economic problems, relocation will be a source of additional pressure with which some families may not be able to cope adequately without help. Their homes and their neighborhood, poor as they are, seem to offer them some security. Furthermore, alternative housing in the private market is generally too expensive. The major tasks for relocation officials will be to (1) make alternative housing available within the economic constraints of the families being relocated, and (2) make referral services useful and responsive to the needs and socio-cultural constraints of the recipients.

While we were unable to identify health problems precisely, there appears to be a need for considerably more diagnostic, treatment, rehabilitation, and other health services than is apparently being provided to the residents of the St. John Street area.

Provision of services, however, is not enough. The Mott Foundation already makes most, if not all, of these needed health services available. The people of the St. John Street area need the motivation which will stem only from hope with respect to their total life prospects. In addition to changes in total life prospects, follow-up health services should be improved, clinical services should be decentralized, and health services should be better integrated with social services, welfare programs, employment programs, and housing programs.

As new programs are developed, it is recommended that they include mental health clinic services for purposes of evaluation and treatment of poor people needing such service. These services should be planned so as to assure that they are geographically, economically, and socially accessible to needy families.

High unemployment at a time when the Flint labor market is tight suggests, as others have pointed out,¹ that income and unemployment are not the only significant barriers to breaking the poverty cycle. On the other hand, it is equally evident that the problems of St. John Street area residents cannot be solved without income supplementation in one form or another.

In terms of priorities we believe that there is a great need to put additional efforts in Flint into special employment programs for adults with low skill and poor employment records. These

¹ Oscar Lewis, The Children of Sanchez (New York, Random House, 1961); and in Scientific American; and Peter Marris and Martin Rein, Dilemmas of Social Reform: Poverty and Community Action in the United States (New York, 1961).

programs must be closely aligned with the efforts of neighborhood organizations, and with social and health services in view of the high incidence of social and health problems and the lack of self-confidence among persons with employment problems.

It seems reasonable to think that tangible opportunity for job placement and/or advancement which is associated with such programs as literacy training might produce more satisfactory results and greater willingness to utilize these educational opportunities. It would not be surprising, however, if even these incentives do not work unless they are very closely associated with occupational needs.

It is recognized, of course, that the availability of jobs is a critical factor in reducing the very high unemployment rate among heads of households in the St. John Street area. Nevertheless, we are convinced that with proper training and counselling substantial impact can be achieved in reducing the unemployment and economic problems of many of the households surveyed. The Michigan Employment Security Commission might also actively seek out unemployed and underemployed residents of the area and provide them with personal counselling and assistance rather than waiting for the often times discouraged and psychologically "beaten" hard core unemployed to come to them.¹ Follow-up services by neighborhood residents also appear to be needed to keep hard core unemployed persons from getting discouraged even after job placement.

In addition, neighborhood residents might be used to provide employment referral services since this type of job information is usually the most effective among unskilled and low skilled job seekers.²

Most of the 135 households on welfare, public assistance, or pension in the St. John Street area are particularly vulnerable with

1. General Motors has already done this with its "Operation Opportunity" which hired 557 hard core unemployed and retrained 367 of them in the 7 months between March 4 and October 2, 1968.
2. For more information on this subject see H. Sheppard and A. Belitsky, The Job Hunt: Job Behavior of Unemployed Workers in a Local Economy (Baltimore, Md.: Johns Hopkins Press, 1966)

respect to relocation. Already in tenuous economic circumstances, relocation will further strain these families' resources. Furthermore, over and above their financial needs families being served by the Genesee County Department of Public Welfare, for example, often have a variety of other social problems which represent serious impediments to relocation.

CHAPTER VI - THE HOUSING NEEDS OF ST. JOHN STREET FAMILIES

A. THE STRUCTURE OF THE HOUSING MARKET

The age structure, ethnicity (race), family size, and income of the St. John Street Area are the primary determinents of the housing needs of these families, should they be relocated.

The housing market of most urban agglomerations forms a discernable pattern which makes it possible to predict with a high degree of accuracy where families with particular family characteristics are likely to find housing. The larger incomes of higher status workers give them the freedom to locate their homes in areas of higher residential amenity -- away from their places of work, away from the dirt and smoke of industry and close to such amenities as open water and open space. Lower income families are, in turn, generally relegated to older housing units near to industrial and commercial facilities.

Likewise, higher income families have choice access to individualized large homes, often of new or relatively new construction; middle income families must confine their housing choices to new "tract" type homes or older, larger homes, or units in old-multi-unit structures or converted homes.

Finally, minority groups typically find themselves segregated from the rest of the population to a greater or lesser degree as a result of discrimination in the housing market and/or through choice of home in congenial communities. Together, these tendencies in the housing market produce a spatial pattern which approximates a sliced pie with rings or waves emanating from the center (in this case the Central Commercial Area of the City).¹

-
1. Those indices that measure the socio-economic status of individuals or groups (particularly in cities the size of Flint), vary principally by sector; those variables which measure the family and age characteristics of the population vary principally by concentric zone; those measures that isolate a minority group within the population show a tendency for that group to cluster in a particular part of the metropolis. See Theodore R. Anderson and Janice A. Egeland, "Spatial Aspects of Social Area Analysis", American Sociological Review, XXVI (June, 1961), pp. 392-398.

Each of the zones within this overall network is characterized by a set of housing characteristics which match individual family characteristics.

HOUSING CHARACTERISTICS

MATCHING FAMILY CHARACTERISTICS

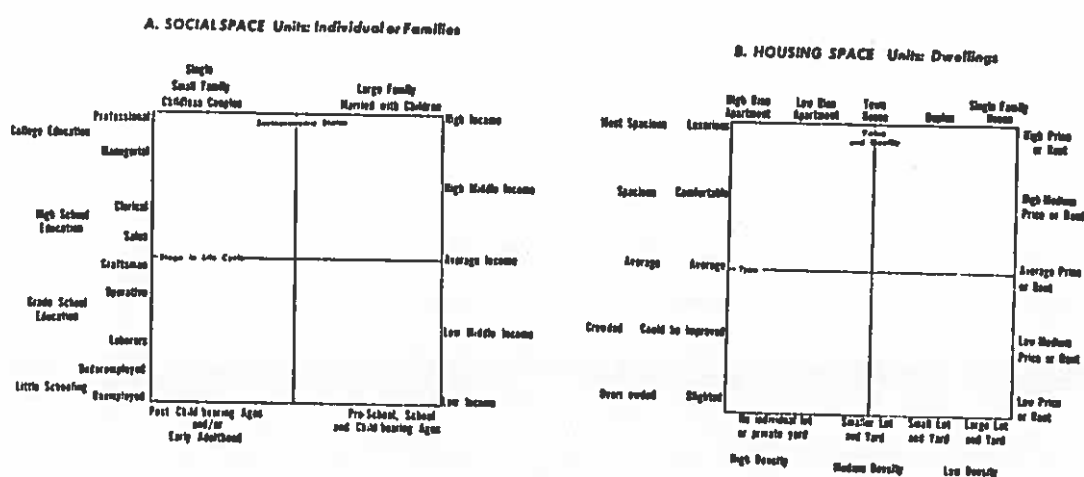
Price Income

Type of Home Stage in Life Cycle

Neighborhood, Type of Community Life Style in Preferences

Location with Respect to Jobs Job Location

Family characteristics, in large measure, dictate housing choices. Housing characteristics, in turn, dictate locational choices. On a two dimensional model, housing choices relate to family characteristics as follows:



Income and family size are undoubtedly the two most important determinants of housing type and location, and of these two variables, income is dominant. A large family with many children may need a large single family home, but unless family income is above a certain threshold required by the mortgage company, purchase of this type of home will not be possible. Similarly, low wages may make it essential for a worker to live near his place of employment or near public transportation in order to minimize the costs of the journey to work. He may therefore be unable to satisfy his preferences as to type of neighborhood.

It may be felt that other factors such as the nature of the school system in the community or the location of the prospective home relative to schools or shopping play an important role in housing decisions, but these influences become significant only if the individual's income is large enough for him to be able to ignore the more basic determinants.

Housing costs act as selection mechanisms: middle range prices attract predominantly lower middle class families with small minorities of working class and upper middle class families, while high cost housing is available almost exclusively to families of professional and managerial status.

Combined, housing costs and the natural processes of housing construction in "tracts" or clusters at the edge of built-up areas (or on vacant land) interact to produce constraints on residential location choices of a predictable nature.

B. IDENTIFICATION OF THE HOUSING NEEDS OF ST. JOHN STREET AREA FAMILIES, SHOULD THEY BE RELOCATED

Most families live in the St. John Street Area because they are poor. They do not live in old, substandard housing units because they choose to, but because they cannot afford equally good housing in equally congenial circumstances elsewhere.

Families in the St. John Street Area have among the lowest family incomes in the Flint S. M. S. A. . Three-fourths of these families have family incomes below \$5,000 per year, and 40 percent have family incomes below \$3,600 per year. Relatively few families own their own homes (only 38 percent), although an additional 16 percent are buying their homes (mostly by land contract). Virtually every home in the neighborhood is substandard, and many are a present danger to the health and welfare of their occupants and neighbors.

Relocation of the 920 or more families living in the area will require a great deal of outside housing assistance. Perhaps as many as 500 families will require relocation into public housing in order to be assured of standard, safe and sanitary housing units. Upward to 80 percent of all the area's residents will require Federal housing assistance in one form or another, if they are to be relocated into standard, safe and sanitary units. Table M gives a detailed breakdown of the housing needs of St. John Street Area families, should they be relocated. Table N breaks down this population by age of head of household and income.

TABLE M
HOUSING NEEDS FOR RELOCATION OF FAMILIES FROM
PROPOSED ST. JOHN STREET URBAN RENEWAL AREA

MAXIMUM MONTHLY RENTAL PAYMENTS*

	Less Than					Total	Percent Of All Families
	\$50	\$51-\$75	\$76-\$100	\$101-\$124	\$125-\$150		
1 Br.	167	77	139	31	39	453	49.2%
2 Br.	26	28	53	32	32	171	18.6%
3 Br.	11	37	48	29	27	152	16.5%
4 Br.	4	21	67	12	15	119	13.0%
5 Br.	0	0	11	12	2	25	2.7%
Total # of Cases	208	163	318	116	115	920	-----
% of Total	22.6%	17.7%	34.6%	12.6%	12.5%	---	100%

Public Housing, and
in Selected Instances,
236.

221 (h), 220 and
235/236.

MOST LIKELY SOURCES OF FEDERAL HOUSING
PROGRAM RESOURCES SUPPORT

* 25 Percent of Monthly Family Disposable Income

** 1 BR = 1 or 2 Person Family; 2 BR = 3 or 4 Person Family; 3 BR = 4, 5 or 6 Person Family;
4 BR = 6, 7 or 8 Person Family; 5 BR = 9 or More Person Family.

CHAPTER VII - HOUSING MARKET ANALYSIS OF FLINT

A. The Demand for Housing in Flint

According to Federal Housing Administration officials there were 65,650 households in the City of Flint in November, 1967, equal to an annual average gain of 250 since October 1964. During the April 1960 to October 1964 period, the number of households in the City of Flint increased from 58,600 to 61,100, an annual average increase of 550.

The average number of persons per household in Genesee County is estimated at 3.57, slightly changed from the 3.56 persons per household estimated in 1964 and the 3.52 persons per household reported in 1960. The average number of persons per household in Flint is about 3.32, unchanged since 1960.¹

65 percent of the families on Genesee County have an annual family income greater than \$6,000 per year (see table). The percentage of households with greater than a \$6,000 per year income in Flint is estimated at 58 percent.

By and large, families in Genesee County prefer single family homes to duplexes and apartments, when they are given a choice, as indicated by the building permits that are issued. Between 1960 and 1966 75 percent (15,217 out of 20,158) of all new housing units authorized in Genesee County, exclusive of public housing, were single family units.² Twenty-four percent of all new housing units authorized were multi-family units accommodating five or more families per structure.

¹ F. H. A. , Ananysis of the Flint Michigan Housing Market (July, 1967).

² While these findings do not show directly what types of dwelling units people in Flint want, they are at least relevant primary data that support the position suggested here and elsewhere so ably documented by H. J. Gans, The Levittowners (New York Pantheon Books, 1967, and W. Michelson, "Most People Don't Want What Architects Want," Trans-Action, July/August 1968, vol. 5, no. 8 pp. 37-43.

A functioning 221(h) program would have a sizeable potential market from the St. John Street Area. Furthermore, it would be likely to create housing opportunities even for those who would not qualify directly, by creating vacancies in other units. By and large, however, new housing units available to low income families must be created if St. John Street families are to be properly relocated.

The most likely targets for such housing programs are (1) the Flint - Genesee County Model Neighborhood Area; and (2) the Oak Park Area, with the former having priority. Unless preventative planning measures related to redevelopment in and relocation from other parts of Flint are taken now, the socio-economic and health problems associated with St. John Street will spread into these areas (and increase where they are already present).

As a part of this preventative measures planning program, the active participation of a community-wide housing sponsor is a necessary prerequisite for the quick and efficient provision of needed low income housing. Without such participation, it will probably be impossible for the Flint L. P. A. to meet its relocation requirements in the foreseeable future.

Public housing may also require expansion, but provision of public housing in Flint is a massive and complex problem that could be the subject for a considerable, independent study. The institutional and second order consequences of public housing on the long term life styles of its recipients, particularly when public housing projects are utilized, is a serious question that should be addressed before new large scale project development is undertaken.¹

1. See Keith McClellan, "Public Housing in Chicago: The Record of the Past Decade", 1968.

B. The Supply of Housing in the City of Flint

In November 1967, according to F. H. A. estimates, Genesee County had 131,000 housing units, approximately 7,500 of which were vacant,¹ and about 3,000 were vacant, nonseasonal, nondilapidated housing units. The City of Flint had some 65,650 housing units in November 1967, of which 1,817 were estimated by the F. H. A. as being vacant.

The housing market in Flint, particularly for Negroes, is tight. A vacancy survey undertaken by the Federal Housing Administration in conjunction with the Flint Post Office Department between November 20 and 30, 1967, shows a vacancy rate of only 2.1 percent of all housing units in the City. Normal vacancy rates for cities the size of Flint average from 3 to 5 percent of inhabitable housing units. Inquiries of public utilities companies in Flint during the late summer of 1968, together with discussions with real estate brokers and professional on-site observations reinforce the findings of the Federal Housing Administration.

Moreover, F. H. A. market analysts have gathered data that suggests that the housing market in Flint has been getting progressively tighter since 1960 (see table).

Decent, safe and sanitary housing units for low-income, Negro families are particularly difficult to find in Flint. As can be seen in table only four percent of the new housing units completed in selected Genesee County Subdivisions were priced below \$15,000, and even when legally available these units are rarely socially available to Negro families. Furthermore, perhaps one-third of the families relocated from recent highway development in Flint were forced to relocate into substandard housing units because of the lack of available standard housing.¹ This lack of available relocation resources is also highlighted by the large number of Negro

1. Michigan Public Act 275, however, requires that families must be relocated into standard housing before their original dwelling can be demolished through urban renewal.

families living in worn-out substandard housing in the St. John Street and Oak Park Areas of Flint.

A fundamental change in the approach of the Federal Renewal Assistance Administration to proposed urban renewal projects alters the probable timetable of clearance for the proposed St. John Street program. The current approach to Urban Renewal is known as the Neighborhood Development Program - commonly referred to as NDP - which, in simplest terms, means taking one year at a time. Each year will have a specific objective, a specific allocation of money, a specific timetable within the twelve months. Final approval has still not been received on the St. John Street proposal for Urban Renewal, and changed rules require additional preparatory work, so that it seems probable that the first actual operational year is still perhaps ten months away. Most acquisition of homes in the area for freeway purposes has already been accomplished. This permits a reasonable time to meet the additional housing needs which will be created by St. John clearance.

On an estimate basis, once the St. John Street area project actually begins, families will be displaced at about the rate of 200 a year for five years. Current estimates of the Flint Community Development Department, under the NDP plan, call for potential displacement of an additional 700 families a year in Flint from projects other than St. John - or a total of 3,500 in five years. This, of course, will place great pressure on available housing. Obviously, provision of sufficient acceptable housing is the most critical factor in planning for carrying out and all of these programs, since standard housing must exist before any family can be displaced.

Flint, Michigan, Area Postal Vacancy Survey

November 20-30, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	115,179	2,440	2.1	1,994	446	1,565	105,757	1,665	1.6	1,296	369	881	9,422	775	8.2	698	77	682	1,054	110	3.6
Flint	86,918	1,817	2.1	1,572	245	1,099	78,697	1,180	1.5	986	194	449	8,221	637	7.7	586	51	650	2,224	28	1.3
Main Office	18,373	386	2.1	380	6	353	14,444	155	1.1	149	6	25	3,929	231	5.9	231	-	328	-	-	-
Stations:																					
Church Street	70	2	2.9	2	-	-	3	-	0.0	-	-	-	67	2	3.0	2	-	-	-	-	-
Cody	16,866	311	1.8	172	139	223	16,040	229	1.4	119	110	213	826	82	9.9	53	29	10	996	20	2.0
East Side	13,370	126	0.9	108	18	155	13,123	115	0.9	97	18	77	247	11	4.5	11	-	78	472	6	1.3
Mott Park	19,028	307	1.6	241	66	111	17,389	185	1.1	141	44	57	1,639	122	7.4	100	22	54	253	2	0.8
North Side	19,211	685	3.6	669	16	257	17,698	496	2.8	480	16	77	1,513	189	12.5	189	-	180	503	-	0.0
Other Cities and Towns	28,261	623	2.2	422	201	466	27,060	485	1.8	310	175	434	1,201	138	11.5	112	26	32	830	82	9.9
Clio	4,458	69	1.5	56	13	46	4,190	45	1.1	33	12	46	268	24	9.0	23	1	-	147	1	0.7
Davison	4,615	94	2.0	36	58	68	4,431	85	1.9	27	58	68	184	9	4.9	9	-	-	69	3	4.3
Fenton	4,769	144	3.0	113	31	60	4,506	107	2.4	88	19	52	263	37	14.1	25	12	8	124	4	3.2
Flushing	4,235	97	2.3	63	34	78	4,138	77	1.9	43	34	66	97	20	20.6	20	-	12	118	3	2.5
Grand Blanc a/	1,618	63	3.9	32	31	67	1,385	24	1.7	6	18	67	233	39	16.7	26	13	-	-	-	-
Mount Morris	5,423	106	2.0	91	15	62	5,309	106	2.0	91	15	50	114	-	0.0	-	-	12	372	71	19.1
Swartz Creek	3,143	50	1.6	31	19	85	3,101	41	1.3	22	19	85	42	9	21.4	9	-	-	-	-	-

a/ Rural routes excluded.

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories, nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; and apartment represents one possible stop with more than one possible delivery.

The estimates of total possible deliveries in residences, apartments, and house trailers were made by the postal carriers. The data in this table, therefore, are not strictly comparable to the corresponding data for surveys conducted prior to 1966. The combined totals, however, are as recorded in official route records.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s). as reported in FHA, Analysis of the Flint, Michigan Housing Market, July, 1968.

HOUSING INVENTORY, TENURE AND VACANCY

GENESEE COUNTY - 1960-1967

<u>CATEGORY</u>	<u>April 1960</u>	<u>October 1964</u>	<u>November 1967</u>	<u>Average Annual Change*</u>	
				<u>1960-1964</u>	<u>1964-1967</u>
Total Housing Inventory	<u>112,876</u>	<u>121,900</u>	<u>131,800</u>	<u>2,000</u>	<u>3,200</u>
Total Occupied	<u>105,188</u>	<u>114,900</u>	<u>124,300</u>	<u>2,150</u>	<u>3,050</u>
Owner-Occupied	83,538	90,650	97,250	1,575	2,150
% of Total Occupied	79.4%	78.9%	78.2%	-----	-----
Renter-Occupied	21,650	24,250	27,050	575	900
% of Total Occupied	20.6%	21.1%	21.8%	-----	-----
Vacant Housing Units	<u>7,688</u>	<u>7,000</u>	<u>7,500</u>	<u>-150</u>	<u>150</u>
Available Vacant	4,378	3,600	3,000	-170	-200
For Sale	<u>1,552</u>	<u>1,300</u>	<u>1,100</u>	<u>-55</u>	<u>-70</u>
Homeowner Vacancy Rate	1.8%	1.4%	1.1%	-----	-----
For Rent	2,826	2,300	1,900	-115	-130
Rental Vacancy Rate	11.5%	8.7%	6.6%	-----	-----
Other Vacant	3,310	3,400	4,500	20	350

* Rounded.

Sources: 1960 Census of Housing and Estimates by FHA Housing Market Analyst.

Housing Units Authorized by Building Permits, Flint, Michigan, Housing Market Area 1960-1967

<u>Year</u>	<u>One-Family</u>	<u>Two- to Four Family</u>	<u>Five- or more-Family</u>	<u>Total Units^a</u>
1960	1,787	-	8	1,795
1961	1,626	7	65	1,698
1962	2,250	40	130	2,420
1963	2,310	32	570	2,912
1964	2,482	19	830	3,331
1965	2,965	73	1,345	4,383
1966	2,328	58	1,233	3,619
<u>January - October^b</u>				
1966	2,290	50	1,100	3,440
1967	2,173	67	830	3,070

^a Includes 531 public housing units authorized under "operation turnkey" during 1964-1967 period

^b Partly estimated by Housing Market Analyst.

Sources: Bureau of the Census C-40 Construction Reports; local permit issuing places; Genesee County Metropolitan Planning Commission; and estimates by Housing Market Analyst.

Houses Completed in Selected Genesee County Subdivisions -1967

<u>Sale price</u>	<u>Total Completions</u>	<u>Pre-sold</u>	<u>Speculative Houses</u>			<u>Percent Unsold</u>
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>	
\$10,000 - 12,499	23	0	23	23	0	0
12,500 - 14,999	43	26	17	17	0	0
15,000 - 17,499	179	127	52	50	2	3.8
17,500 - 19,999	231	160	71	67	4	5.6
20,000 - 24,999	324	154	170	147	23	13.5
25,000 - 29,999	302	208	94	81	13	13.8
30,000 - 34,999	203	168	35	33	2	5.7
35,000 and over	<u>164</u>	<u>105</u>	<u>59</u>	<u>53</u>	<u>6</u>	<u>10.2</u>
Total	1,469	948	521	471	50	9.6

Source: Federal Housing Administration, Analysis of the Flint, Michigan Housing Market, July, 1968.

Estimated Percentage Distribution of Families by Annual Income After Deduction of Federal
Income Tax, Flint, Michigan, Housing Market Area; November 1, 1967 and November 1, 1969

Annual Income	1967		1968	
	% All Families	% Renter Households ^a	% All Families	% Renter Households ^a
Under \$2000	4%	11%	4%	10%
\$2000 - 2999	4	7	3	7
3000 - 3999	4	8	4	7
4000 - 4999	7	9	6	9
5000 - 5999	8	14	7	11
6000 - 6999	13	16	12	16
7000 - 7999	11	10	11	12
8000 - 8999	10	7	9	8
9000 - 9999	8	5	9	5
10,000 - 12,499	16	8	17	8
12,500 - 14,000	8	3	9	4
15,000 and over	7	2	9	3
Total	100%	100%	100%	100%
Median	\$7,850	\$6,075	\$8,300	\$6,425

^a Excludes one-person renter households

Source: Estimated by FHA Housing Market Analyst, Flint, Michigan, July, 1968

Conclusions

Unless additional standard housing units open to Negro occupancy are made available in substantial numbers it will be impossible to undertake further urban renewal programming for St. John Street and Oak Park because the required relocation resources (Urban Renewal Handbook, Chapter 7212) will not be available. At least three courses of action are open to public officials in Flint to meet this Federal requirement:

- (1) encourage the racial transition of the Northwestern and Eastern portions of Flint, while the private market building housing in suburbs in Genesee County;
- (2) rehabilitate marginal housing units in Oak Park and in the Model Cities Area, and encourage - perhaps by changes in the City's building codes - the putting in place of automated housing units on vacant lots in the Model Cities Neighborhood and elsewhere in the city vacant lot are available; and
- (3) encourage the production of new housing units by not-for-profit and other Federally eligible housing producers of low- and moderate-income housing units to be available to persons regardless of race.

Social Planning Associates, Inc. recommends that alternatives two and three be pursued quickly and vigorously.

CHAPTER VIII - SOME NEW DIRECTIONS NEEDED

Until the formation of the U. S. Department of Housing and Urban Development, the structure of the Federal government encouraged planning, urban renewal and community action programs to be seen independently since there was no formal machinery through which coordination of programs would take place. Most cities therefore embarked on uncoordinated series of programs each designed to overcome one specific problem.

Flint's planning, urban renewal and community action programs, as they have been conceived and carried out in the past, are reactions to the consequences of problems rather than preventative and problem solving plans and programs built on the identification of positive opportunities and the initiation of a creative, opportunistic strategy calculated to eliminate poverty and blight. Flint's overall development strategy has tended to focus almost exclusively on separate projects in slum and blighted areas.¹ These separate projects have not been sufficiently related to the City at large. Plans for slum clearance in one location have not been meaningfully associated with rehousing in other areas. The failure to recognize the need to inter-relate these processes in the context of the dynamics of urban change is the most serious shortcoming of planning, urban renewal and community action programs in Flint.

In addition, the Flint Department of Housing and Community Development's limited restricted view of planning opportunities and its inflated concept idea of needed central department control have led to excessive deferment of redress to serious conservation and housing needs. The Department is overly fearful of losing control to neighborhood groups or to not-for-profit groups through division of authority and/or through meaningful civic participation.

1. Flint, of course, is not alone in failing to seek problem solving opportunities as contrasted to simply seeking out problem areas. See David A. Crane, Planning and Design in New York, (New York City, Study Group on New York Housing and Neighborhood Improvement, 1966), p. 12.

Failure to correct these problems will spread the poverty and blight of the St. John Street Area into other sections of Flint and will perpetuate the City's current difficulties.

A positive and creative relocation policy is an integral part of a comprehensive planning program to eliminate the causes of poverty and blight. If imaginatively handled, the relocation of families displaced by public action can help poor families break the poverty cycle by helping to reorient them through a new environment. Obviously, a change of environment is not a sufficient cause to break the poverty cycle, but in many cases it may be a necessary cause, and together with appropriate referral services can often do the job. Relocation can also offer a raison d'etre for a positive housing program for poor families. Socio-economically and racially integrated housing developments can be initiated and older homes, with years of useful life in them, can be rehabilitated, while deteriorated and delapidated homes are being demolished.

Increased housing opportunities for poor families can be used to raise and to fulfill the aspiration levels of families that all too often have had their dreams shattered at an early age.

RECOMMENDATIONS AND IMPLEMENTATIONS

While there are many variables that make exact prediction difficult with respect to the number of additional housing units which will be required, it is obvious that the shortage will be acute, and that additional housing units planned under existing programs will be taxed to meet the needs of those displaced from projects other than St. John Street. Therefore, initiation of additional housing is a most vital requirement for continued community development - and the problems of the St. John Street residents are particularly evident since present plans call for clearance of all dwelling units in the area.

The delayed Urban Renewal plan serves to give a reasonable, but not excessive time, to initiate such additional housing so that it could be completed as the needs of the St. John Street residents become final. Because of the fact that the timetable spreads the displacement over a period of five years, beginning in 1970, it is not at this moment essential to initiate a plan to build 1,000 houses.

A plan which would provide 500 additional housing units in Flint in the next three years would be a realistic approach to offsetting the loss of housing units which will coincide with St. John Street clearance. We recommend consideration of such a plan, with the following suggestions:

1. Additional housing can be planned throughout the community, adding to the total housing units available in proportion to the number of families being displaced in the St. John Street area - but not earmarking each new unit for occupancy by a family displaced from St. John Street. This would permit a more healthy and more natural voluntary distribution of families moving from St. John Street throughout the community -

avoiding that unhealthy concentration of families of the same background and economic and educational status in one location which has proved a serious limitation of concentrated public housing.

2. Initiation of a housing program combining rehabilitation of some available present structures and construction of additional housing units, through establishment of a revolving fund, can result in comparatively immediate action plus substantial volume production of additional housing units in a relatively short period. Specifically, such a combination of rehabilitation and new construction can be planned to make available approximately 40 rehabilitated units in the first year, with about 40 more in each of the next two years - plus construction of some 400 additional housing units within the 3-year period, thus adding approximately 520 housing units to the current housing supply in Flint. This can be accomplished with a relatively small proportion of investment (as compared with total cost), by a revolving fund application. Further, during the first three years, it would be possible - in addition to completing the 520 units - to develop plans to make the same revolving fund build another 500 units in the next two years thereafter, giving a potential total of approximately 1000 housing units possible in five years under this plan.

APPENDIX A

Social Area Analysis of Flint, Michigan
(using 1960 census data)

Social Area Analysis of the City of Flint, Michigan

(1) For the planner and the policy maker to make national decisions about the allocation of resources in his community, he must be intimately familiar with its structure.

To ascertain Flint's social structure, we applied the "social area analysis" typology, developed by sociologists Eshref Shevky and Wendell Bell in the 1950's. Social Area Analysis is an invaluable research tool which we applied to census data for Flint so that we could more realistically and effectively assess local conditions and needs.

Since Social Area Analysis was originally developed by sociologists to complement a growing literature dealing with community structure, it is usually expressed in such specialized language as to be practically incomprehensible to those without professional training in sociological theory or community studies. Yet with a little effort, the salient characteristics of this method are understandable, especially if the specialized language is redefined in more general terms.

Social Area Analysis is a method of describing and statistically measuring social differentiation and similarity in a city. It is based on the theory that the population is distributed spatially with respect to various characteristics. The geographic unit of analysis is almost always the census tract, because this is the smallest area for which reasonably accurate data are collected for a wide range of social and economic characteristics. A census tract usually has a population of about 4,000, but because of variations in density, the size of the tract may vary a great deal from city to city and from one place to another within a city.

It is important to remember that Social Area Analysis is based on comparative analysis. If we were to take statistics referring to a single census tract or a given population group in isolation, they would

be devoid of any larger significance. Unless the data can be viewed in their relation to characteristics of all other census tracts within an urban system, a Social Area Analysis has little value.

We set out to use this analytical tool in the same way as its authors originally intended - to define the particular areas of the city which could be clustered together into like social communities because of their shared social traits. To express it another way, the purpose of the analysis is to find a concrete expression of shared "social space". Our assumption is that subsets of the population that share the same characteristics are likely to have the same basic needs.

A Social Area Analysis is begun by choosing certain variables that are characteristics of the population for the smallest possible geographic unit. As is the case for most cities, the most complete data for Flint was found in the 1960 census of population and housing. From the 1960 census we chose 14 variables for each of the City's census tracts. By weighing the characteristics of each census tract against each of the characteristics for every other tract, we obtained the relative weightings of three indices or factors. These factors are "socio-economic status", "life cycle", and "segregation".

A. SOCIAL RANK: SOCIO-ECONOMIC STATUS (ABBREVIATED SES)

Socio-Economic Status is the differential standing of persons and groups in a system of social patterns. Every society evolves social patterns to guide reciprocal behavior of its members, and the proper functioning of the social system is dependent on these patterns.

Social Rank is the place occupied by an individual or group within this pattern. The variables which indicate relative position in a society - occupation, income and education - are among the most important characteristics of social stratification. We utilized nine

variables to ascertain the social rank for each of Flint's 41 census tracts. They were:

- Median family income
- Median years of school completed
- Percent of population with incomes less than \$3,000
- Percent of the male population in white collar occupations
- Percent of the population unemployed
- Median value of homes owned
- Percent of dwellings which were in sound condition
- Percent of dwellings which were owner occupied
- Percent of dwellings built in the last decade (1950-1960)

As part of our computer program, these nine social and economic variables were combined into a composite index or "factor". The variables combined in this factor are related to socio-economic status in the following manner:

Percent of the population with incomes less than \$3,000 is inversely related to SES. The smaller the low income population, the higher the SES.

Median income is directly related to SES. The higher the median income of a given population, the higher the SES.

Median years of school completed is directly related to SES. The higher the median years of schooling, the higher the SES.

Percent of the population in white collar jobs is directly related to SES. The larger the white collar population, the higher the SES.

Percent of the population unemployed is inversely related to SES. The smaller the number of unemployed, the higher the SES.

Median value of owner occupied homes is directly related to SES. The higher the value, the higher the SES.

Percent of dwellings in sound condition is directly related to SES. The higher the number of sound units, the higher the SES.

Percent of dwellings that are owner occupied is directly related to SES. The larger the number of owner occupied dwellings, the higher the SES.

Percent of tract dwellings built in the last decade is directly related to SES. The larger the number of new units, the higher the SES.

Weighted together these variables result in an index which considers the relative position of occupations in a scale of rank and prestige. In this sense, occupation is the key variable in the SES factor.

B. LIFE CYCLE

While the socio-economic status is a partial indicator of residential distribution, differences in age and sex composition are also statistically significant. A second set of variables, forming the life cycle factor, account for these characteristics in our Social Area Analysis . We have selected four variables to define the life cycle of Flint's families:

- Male median age
- Population per household
- Percent of the population of foreign origin (foreign stock)
- Percent of the population Negro.

These variables are related to the life cycle factor in the following manner:

Male median age is inversely related to life cycle. The younger the population, the higher the rating in life cycle.

Population per household is directly related to life cycle. The larger the population per household, the higher the rating in life cycle.

Percent of the population of foreign stock is inversely related to life cycle. The smaller the number of people of foreign origin, the higher the life cycle rating.

Percent of the population Negro is directly related to life cycle (a situation that is fairly common). The larger the Negro population, the higher the rating on life cycle.

C. SEGREGATION

A final index, which is obviously related to social space, is a measure of segregation. In an urban society containing individuals of similar origins, backgrounds and interests, there is isolation of individuals of similar origin and economic and social position. The segregation index is ascertained by finding the number of persons in highly isolated population groups in relation to the total population. The higher the proportion of any particular represented in the population of a census tract, the higher the degree of isolation.

With this methodological framework, we can now describe the Social Areas of Flint, Michigan based on the 1960 census of population.

The Social Areas of Flint, Michigan (1960)

Figure I, accompanying these pages, delineates the six social areas in Flint, Michigan. Three tables: a correlation matrix, a factor matrix, and a list of factor scores by census tract, summarize our findings. The following discussion will elaborate on the significance of the data in relation to Flint's Social Structure.

Social Area I (Census Tracts 10, 16, 34, 35, 37, 39, 40 and 41)

Social Area I is the city's "highest scoring" area in terms of socio-economic status. As such, this area may be characterized as

follows (see Table 2). Families have a high median income (few low income people live there), there is little unemployment and most of the males are in white collar occupations as a result of their high median years of school. Most of their homes are in sound condition, many having been built in the last decade, a large percentage are owner occupied and the median value of these dwellings is the highest in the City. Similarly, this social area scores close to the means on the life cycle factor. This indicates that the families are headed by older males, many of whom have achieved high occupational status already. Being advanced in the life cycle, probably many of their children are already away at college or married and living elsewhere. Similarly, we might suppose that families in this social area are neither Negro nor foreign in origin (although they may be children or grandchildren of immigrants). One might suppose that these census tracts contain the homes of Flint's social and economic "elite".

Social Area 2 (Census Tracts 1, 2, 11, 15, and 17)

Social Area 2 is of considerable lower socio-economic status than Area 1, but its life cycle score suggests that it is characterized by a younger population, in the process of forming families. These families are headed by husbands and wives who are not of foreign origin - perhaps many are three generations removed from their immigrant relatives. Many are also younger Negro families who have "escaped" the ghetto and are beginning to rise in social status. The income, occupational, housing and educational characteristics suggest that Social Area 2 is composed of families who are on the way up the socio-economic scale.

Social Area 3 (Census Tracts 3, 4, 5, 6, 7, and 9)

Social Area 3 scored lowest on the socio-economic and highest on the life cycle factors of any tracts in the City. As such (along with Area 4 that will be discussed shortly), Area 3 is Flint's problem zone. No doubt there is a higher concentration of Negroes and their families, accompanied by low incomes, educational achievement and

schooling. We can assume that these census tracts (particularly tracts 4, 6, and 7) are "ghetto" tracts and faced with the kinds of problems that characterize high ethnic concentrations in central cities throughout the country.

Social Area 4 (Census Tracts 8, 12, 13, 14, 26, 29, 31, and 33)

This is perhaps the most difficult social area to deal with from the standpoint of the administrator because of problems of ethnicity and the associated working class attitudes toward urban affairs. Area 4 probably consists of both skilled and unskilled workers, few white collar employees, a degree of unemployment, and less elaborate homes that are not in particularly good condition. Undoubtedly many of these tracts are in the "ethnic" section of the City where few Negroes live. Furthermore, given the characteristics of many ethnic groups (e. g. more than one generation living together in the same household), they are probably more "family centered" and more concerned with local as opposed to general city, state, or national affairs. Because of this, social areas such as this are often problematical for the planner or administrator who is involved in the impact of his programs on many different groups in the City.

Social Area 5 (Census Tracts 18, 19, 21, 22, 23, 24, 25, 27, 30, 32, 36 and 38)

While this is the largest social area it is also closest to the "mean" for the city in terms of both socio-economic status and life cycle characteristics. Families are clearly middle class, they are fairly small, and while their income is not especially high (compared with Social Area 1), neither is it particularly low (compared with Social Area 3). Homes are in fair condition, some recent construction is apparent, and their median value is slightly above the mean for the City. Along with the homes in Social Area 1, the homes in Area 5 are probably older than those elsewhere in Flint.

Social Area 6 (Tract 28)

Social Area 6 is the City's "skid row". Standing off by itself, it is characterized by very low socio-economic status and very low life cycle scores. Little more need be said about Social Area 6 other than that it is particularly difficult to plan for because of the transient and unsettled nature of the population.

Social Area Analysis as a Decision Making Tool

It is essential to realize that this analysis has been based on data collected in 1960. An "update" to 1968 would be invaluable as it would indicate what changes have taken place since 1960 and how these changes relate to policy decisions and program inputs that have already been implemented.

Nonetheless, Social Area Analysis as outlined above, has distinct values. First, it enables us to describe the social communities of a City and quickly assess the kinds of problems that each area poses for the administration. Second, Social Area Analysis provides a statistical base for policy making, which perhaps only verifying what is already known, does so in an objective manner using "hard" data rather than intuition. The application of the Social Area Analysis typology can speed decision making, provide data for coordinating programs in what had previously been assumed to be diverse areas.

While the administrator may be able to say that he intuitively knew what a Social Area Analysis deduces empirically, actually it is a method of articulating the realities of community differentiation in relatively simple terms.

Correlation Coefficients		1	2	3	4	5
		% Working Women	% Income less than \$3000	% Negro	% Foreign	Male Med. Age
1	% Working Women	1.000				
2	% Income less than \$3000	0.196	1.000			
3	% Negro	0.134	0.544	1.000		
4	% Foreign	-0.060	-0.517	-0.864	1.000	
5	Male Median Age	0.130	-0.297	-0.519	0.581	1.000
6	Median Years School	0.081	-0.807	-0.547	0.617	0.358
7	Pop. per Household	-0.399	-0.082	0.452	-0.517	-0.747
8	Median Income	-0.179	-0.918	-0.609	0.625	0.424
9	% Male White Collar	0.038	-0.678	-0.782	0.857	0.557
10	% Male Unemployed	0.095	0.792	0.703	-0.684	-0.428
11	% D. U. s sound	-0.054	-0.656	-0.622	0.695	0.306
12	% D. U. s Owner Occupied	-0.381	-0.755	-0.441	0.368	-0.028
13	% D. U. s Built 1950- 1960	-0.209	-0.662	-0.204	0.160	-0.259
14	Median Value of Owner Occupied	0.036	-0.749	-0.453	0.554	0.484

6	7	8	9	10	11	12	13	14
Med. Yrs. School	Pop. per Hsehold.	Med. Income	% Male Wh. Collar	% Male Unempl.	% DUs Sound	%DUs Owner Occ.	%DUs Built 1950-60	Med Val. Owner Occ.

1.000								
-0.166	1.000							
0.872	-0.041	1.000						
0.857	-0.494	0.788	1.000					
0.810	0.189	-0.838	-0.825	1.000				
0.710	-0.112	0.772	0.718	-0.716	1.000			
0.533	0.445	0.739	0.402	-0.603	0.705	1.000		
0.493	0.524	0.600	0.254	-0.449	0.518	0.776	1.000	
0.903	-0.246	0.851	0.799	-0.734	0.614	0.371	0.406	1.000

Table 2: Rotated Factor Matrix, Flint, Michigan (1960)

<u>Factor Number</u>		<u>Factor Matrix</u>		
<u>No.</u>	<u>Name</u>	<u>Socio-econ. Status</u>	<u>Life Cycle & Segregation</u>	<u>Female Oc- cup. Status</u>
8	Median Income	0.922	-0.254	-0.129
2	% Income less than \$3000	-0.905	0.115	0.162
6	Med. Years School	0.902	-0.274	0.172
14	Med. Value Owner Oc- cupied Homes	0.819	-0.321	0.236
10	Percent Unemployed	-0.804	0.402	0.115
13	% d.u.s built 1950-60	0.774	0.420	-0.242
12	% Owner Occupied	0.773	0.154	-0.513
11	% Sound	0.772	-0.303	-0.173
9	% Male White Collar	0.706	-0.647	0.036
7	Pop. per Household	0.141	0.889	-0.375
5	Male Med. Age	0.168	-0.823	0.152
4	% Foreign Stock	0.492	-0.760	-0.202
3	% Negro	-0.465	0.715	0.334
1	% Working Women	-0.032	-0.075	0.880

Table 3: Rotated Factor Scores by Census Tract
Flint, Michigan (1960)

<u>Census Tract</u>	<u>Socio-Economic Status</u>	<u>Life Cycle & Segregation</u>	<u>Female Occupational Status</u>
1	0.02	1.51	-0.98
2	0.24	1.57	-0.49
3	-0.72	2.29	-0.46
4	-1.22	1.07	-0.88
5	-1.15	2.02	0.42
6	-1.54	1.02	0.62
7	-1.58	0.89	1.03
8	-0.59	-0.30	3.07
9	-0.42	1.74	1.41
10	1.43	0.89	1.20
11	0.28	0.77	-0.86
12	-1.14	-0.66	-1.22
13	-0.97	-1.29	-1.05
14	-0.90	-0.45	-0.37
15	0.35	0.43	2.19
16	2.09	-0.85	0.24
17	0.50	0.76	-0.45
18	0.06	-0.31	-0.19
19	0.56	-0.31	-0.39
20	-0.14	-0.72	-0.76
21	0.60	-0.84	0.63
22	0.85	-0.89	0.46
23	-0.23	-0.96	-0.17
24	0.50	-0.69	0.41
25	-0.40	-0.80	0.60
26	-1.59	-0.71	-0.98
27	0.40	-0.27	1.75
28	-1.68	-2.22	0.33
29	-1.08	-1.23	1.40
30	-0.27	-0.57	-0.63
31	-0.81	-0.46	-1.14
32	-0.03	-0.18	-1.01
33	-0.72	0.22	-0.67
34	1.03	0.44	-0.61
35	1.08	0.16	-0.66
36	0.79	-0.97	0.18
37	1.62	0.02	0.32
38	0.88	-0.82	-1.11
39	1.27	0.06	-0.50
40	1.56	0.93	-1.04
41	1.10	-0.28	0.36

THE SOCIAL AREAS OF FLINT, MICHIGAN -1960 (by Census Tract)

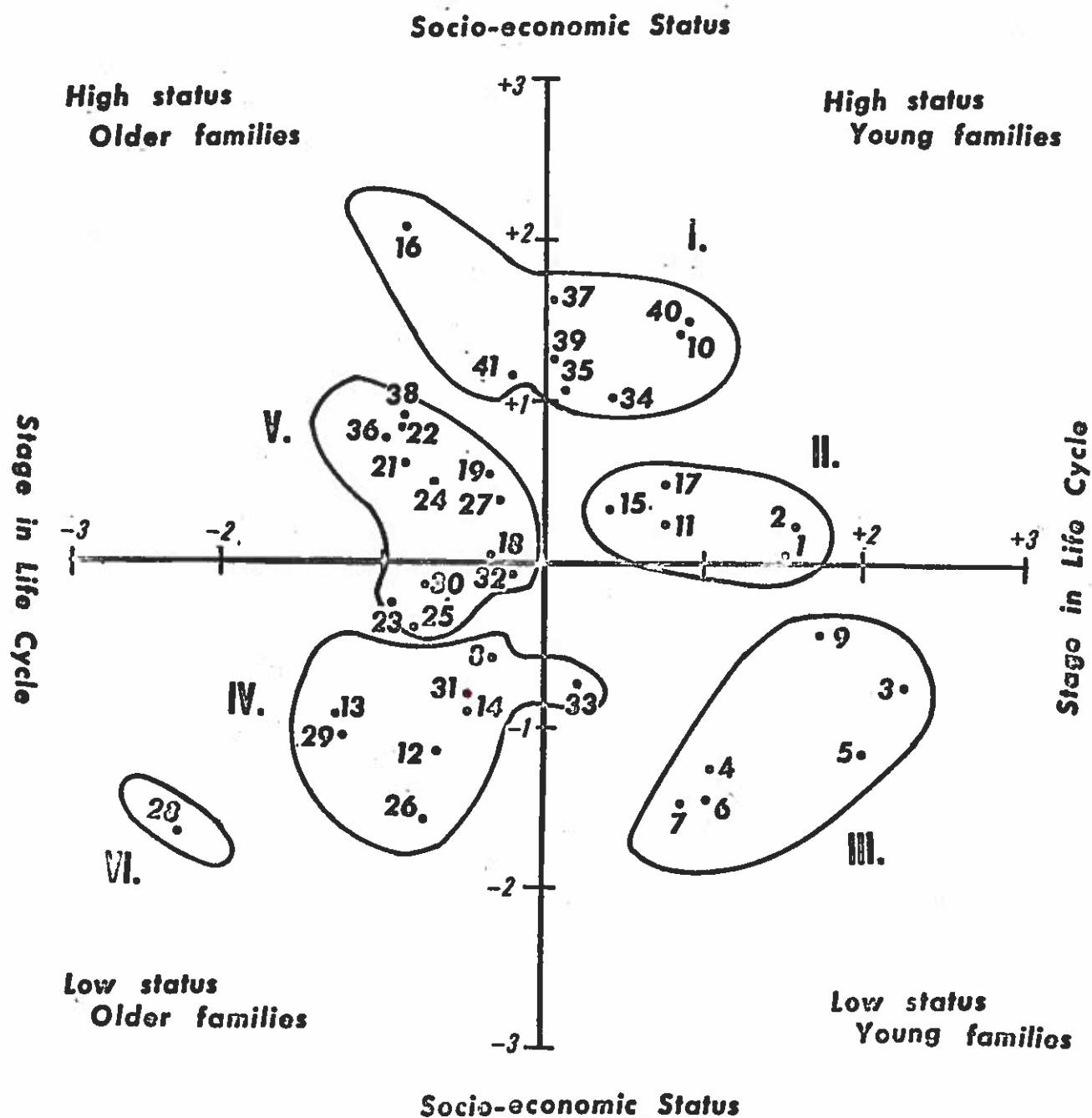


Figure 1. (See Table 3, Factors 1 & 2)

APPENDIX B

Survey Form

ST. JOHN STREET AREA DIAGNOSTIC SURVEY FORM

I. FAMILY CHARACTERISTICS

1. Name of Head of Household
2. Address
3. Telephone
4. Names of Other Household Members
5. Relationship to Head of Household
6. Sex
7. Race
8. Date of Birth
9. Place of Birth
10. In School Now
11. Grade and Name of School
12. Now at Home
13. Employed Now
14. Name of Employer, Corporation or Firm
15. Occupation
16. Special Health Problems
15. If respondent is married, ask the following questions: If not, go to Section II.

15a. If respondent is married, is spouse (circle appropriate categories):

Living Divorced Separated In Armed Forces
Incarcerated

15b. If spouse is not living in the household, what is his (her) residence?

II. EMPLOYMENT

1a. If no one is employed in the family, what is the family's source of income? (Interviewer indicate the amount and income source)

Public Assistance:

- _____ 1. Aid to Dependent Children (ADC)
- _____ 2. A D C U
- _____ 3. Aid to the Dependent
- _____ 4. Aid to the Blind
- _____ 5. Welfare

Pension:

- _____ Veterans' _____
 _____ Factory Retirement _____
 _____ Relatives _____
 _____ Social Security _____
 _____ Unemployment Compensation _____
 _____ Other (Specify) _____

- 1b. If the principal family wage earner is unemployed, how long has this situation been in existence? (Is person in job market?) _____
- 1c. Are there difficulties securing a job? Yes _____ No _____
- 1d. If yes, why? _____
- 2a. If the principal family wage earner is employed, ask the following:
- 2b. Since 1963, how many jobs have you held? _____
- 2c. How long have you been employed at your present job? _____
- 3a. How have you usually found a new job? (Interviewer check below):
- | | |
|----------------------------------|---------------------------------|
| _____ MESC | _____ Friends or Relatives |
| _____ Newspaper Ads | _____ Referred from former job. |
| _____ Employment Bureaus | _____ On your own |
| _____ Schools (Placement Office) | _____ Any other way |
| _____ (Specify) | |
- 3b. If there is a family wage earner, what is the earnings per week:
- Wife \$ _____ Husband \$ _____
- 3c. If there is a family wage earner, what is the earnings per week:
- If persons in the family have jobs, how do they usually get to work:
- (Interviewer check below) Walk _____
- Ride with someone else _____ Drive in Car Pool _____
- Other _____ (Specify) Bus _____ Drive Alone _____

4a. How are children cared for when parents are at work:

_____ In School - How many? _____

_____ With a Neighbor - How many? _____

_____ In Day Care Center - How Many? _____

_____ With Relative - How Many? _____

_____ Left Alone - How Many? _____

_____ At home with parent, brother or sister - How Many? _____

5a. If you move out of this neighborhood, how will your children be cared for when you are at work?

_____ The same way as before

_____ With the other parent or family member

_____ With a paid babysitter

_____ Neighbors

_____ In school

_____ Left alone

_____ Day Care Center

_____ Relatives

_____ Don't know

6a. If you are paying someone now to take care of your children, how much are you paying? \$ _____ per month. _____

7a. Are you satisfied with your current method of taking care of your children while you work? _____

7b. If no, why not? _____

8a. Is/are there veteran(s) living in the household? _____ Yes _____ No

What branch of service? _____

What years were served? _____

III. EDUCATION

- 1a. Have you ever thought about going back to school? Yes _____ No _____
- 1b. What would you like to study? _____
- 2a. Have you taken any classes within the past year? Yes _____ No _____
- 2b. What subject did you study? _____
- 2c. Indicate which organization sponsored classes:
- _____ 1. Health Department
 - _____ 2. Mott Foundation
 - _____ 3. Public Schools
 - _____ 4. College Extension
 - _____ 5. Other
- 2d. Were these classes helpful to you? Yes _____ No _____
- 2e. If the classes were not helpful, indicate reason:
- _____ 1. Too Complex
 - _____ 2. Poor Instructors
 - _____ 3. Other
- 3a. If respondent is married ask following questions for his (her) spouse:
- 1. Has he (she) ever mentioned going back to school? Yes ____ No ____
 - 2. If yes, what would he (she) like to study? _____
 - 3. Has he (she) taken any classes within the past year? Yes ____ No ____
 - 4. If yes, what subject did he (she) study? _____

5. Indicate which organization sponsored these classes:

_____ a. Health Department

_____ b. Mott Program

_____ c. Public School

_____ d. College Extension

_____ e. Other

6. Were these classes helpful? _____ Yes _____ No

7. If the classes were not helpful indicate:

a. Too complex _____ b. Poor teachers _____ c. Other _____

4a. Would you or any member of your family be interested in the following classes:

_____ 1. Money Management

_____ 2. Home Purchasing

_____ 3. Home Repair and Remodeling

_____ 4. Real Estate Financing and Contracts

_____ 5. Landscaping and Gardening

_____ 6. Child Care

_____ 7. Female Heads of Household

_____ 8. Other subjects of interest _____

5a. How many children do you feel compose the ideal family? _____

6a. What do you feel is the minimum number of years for schooling your children?

(1) _____ 8 yrs. (2) _____ 12 yrs. (3) _____ College (4) _____ Other

7a. Which financial plan will you use:

(1) ☐ Parents (2) ☐ Child (3) ☐ Combination
(4) ☐ Other

8a. Do you feel your children are getting the best possible education?

☐ Yes ☐ No

9a. If answer is no, indicate reason(s) below:

☐ Poor Teachers ☐ Limited Curriculum

☐ Having to buy textbooks ☐ Poor physical facilities

☐ Lack study halls ☐ Large class sizes

☐ Racial discrimination ☐ Poor Discipline Procedures

☐ Others ☐ Inadequate library facilities

Other _____

9b. Do you belong to the PTA or a school organization? ☐ Yes ☒ No

9c. Do you participate in the community school programs that are available? ☐ Yes ☐ No.

If yes, in what way? _____

9d. Would you like to see improvements made in the community school program? ☐ Yes ☐ No. List improvements.

IV. HOUSING

1. How long have you lived in this house/apartment or room?

_____ a. Less than a year

_____ e. 10 - 14 years

_____ b. 1 - 2 years

_____ f. 15 - 19 years

_____ c. 3 - 4 years

_____ g. 20 years or more

_____ d. 5 - 9 years

2. Where did you live before?

_____ (address)

_____ (street)

_____ (city)

_____ (state)

3. How long have you lived in Flint?

_____ (a) Life Long resident

_____ (b) 1 - 2 years

_____ (c) 3 - 4 years

_____ (d) 5 years or more

3a. Why did you move to Flint:

_____ (1) Improved job opportunities

_____ (2) Hope of a job at _____

_____ (3) Relatives living in area

_____ (4) Better living conditions

_____ (5) Born here

_____ (6) Other

4a. Are you _____(a) buying _____(b) renting _____(c) owner this home?

(a) Buying: (1) _____ Purchase price (2) _____ Monthly payment _____

(3) _____ Does this include insurance and taxes? _____

Yes _____ No _____

(4) Amount of insurance \$ _____

Amount of taxes \$ _____

(5) Are you buying: (a) _____ land contract

(b) _____ FHA

(c) _____ bank mortgage

(d) _____ V. A.

(b) Renting: How much rent do you pay \$ _____ per _____

(c) Own: Are there other mortgages or legal claims against the property? _____ Yes _____ No List _____

5. Are there any things about this house/apartment or room that you do not like? _____ Yes _____ No. If yes, list dislikes: _____

6. Do you want to move from this neighborhood? _____ Yes _____ No

(a) _____ Yes, because:

_____ 1. Poor schools

_____ 2. Poorly kept neighborhood

_____ 3. Too close to the factory

(b) _____ No, because

_____ 1. Good schools

_____ 2. Friendly neighbors

_____ 3. Adequate transportation facilities

(c) If you must move, would you want to live:

_____ 1. North

_____ 2. South

_____ 3. East

_____ 4. West

_____ 5. Other

7. Do you expect to pay more for housing wherever you might move?
 _____ Yes _____ No
8. If you had to move, would you prefer:
 _____ to own your own home _____ to own your own apartment
 _____ to rent a home _____ to rent an apartment
9. Would you like to have assistance in finding a new place to live?
 _____ Yes _____ No
10. If you were to move, indicate the (3) most important things you would want in a new neighborhood?
- | | |
|-----------------------|---|
| _____ 1. Schools | _____ 4. Older houses |
| _____ 2. Supermarkets | _____ 5. New Houses (subdivision) |
| _____ 3. Close to job | _____ 6. Close to public transportation |
| _____ 7. Other | |

V. COMMUNITY RESOURCES

We know that you have probably heard of many of the following organizations, institutions or agencies, however, have you or members of your family had an occasion to use their services?

		<u>Have you heard of:</u>		<u>Have you phoned:</u>		<u>Have you used services:</u>		<u>More than twice:</u>	
		<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
1.	YMCA	—	—	—	—	—	—	—	—
2.	YWCA	—	—	—	—	—	—	—	—
3.	Michigan Employment Security Commission	—	—	—	—	—	—	—	—
4.	Big Brothers	—	—	—	—	—	—	—	—
5.	Planned Parenthood, Inc.	—	—	—	—	—	—	—	—
6.	Genesee County Department Social Services	—	—	—	—	—	—	—	—
7.	Hurley Hospital	—	—	—	—	—	—	—	—
8.	Flint Public Library	—	—	—	—	—	—	—	—
9.	Volunteer Bureau	—	—	—	—	—	—	—	—
10.	Walter Winchester Hospital	—	—	—	—	—	—	—	—
11.	Mott Children's Health Center	—	—	—	—	—	—	—	—
12.	Urban League	—	—	—	—	—	—	—	—
13.	Lions Club	—	—	—	—	—	—	—	—
14.	Flint Council of Churches	—	—	—	—	—	—	—	—
15.	Urban Renewal	—	—	—	—	—	—	—	—
16.	Ballenger Field House	—	—	—	—	—	—	—	—

		<u>Have you heard of:</u>		<u>Have you phoned:</u>		<u>Have you used services:</u>		<u>More than twice:</u>	
		<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
17.	O. J. T. Center	—	—	—	—	—	—	—	—
18.	Well Baby Clinics	—	—	—	—	—	—	—	—
19.	Red Feather Fund	—	—	—	—	—	—	—	—
20.	Flint Institute of Arts	—	—	—	—	—	—	—	—
21.	Flint Community Mental Health Clinic	—	—	—	—	—	—	—	—
22.	Kiwanis Club	—	—	—	—	—	—	—	—
23.	Salvation Army	—	—	—	—	—	—	—	—
24.	Cooperative Day Nurseries	—	—	—	—	—	—	—	—
25.	Compact	—	—	—	—	—	—	—	—
26.	Central-Relocation Office - Highway	—	—	—	—	—	—	—	—
27.	Goodwill Industries	—	—	—	—	—	—	—	—
28.	Legal Aid Society	—	—	—	—	—	—	—	—
29.	Family Service	—	—	—	—	—	—	—	—
30.	Human Relations Commission	—	—	—	—	—	—	—	—
31.	Extension Service of MSU	—	—	—	—	—	—	—	—
32.	Youth Opportunity Center	—	—	—	—	—	—	—	—
33.	GCDC	—	—	—	—	—	—	—	—

		<u>Have you heard of:</u>		<u>Have you phoned:</u>		<u>Have you used services:</u>		<u>More than twice:</u>	
		<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
34.	HOME, Inc.	_____	_____	_____	_____	_____	_____	_____	_____
35.	Mohammed's Mosque #6	_____	_____	_____	_____	_____	_____	_____	_____
36.	Parents Without Partners	_____	_____	_____	_____	_____	_____	_____	_____
37.	Catholic Social Services	_____	_____	_____	_____	_____	_____	_____	_____
38.	Mental Health Consultation Center	_____	_____	_____	_____	_____	_____	_____	_____
39.	Mott Camp	_____	_____	_____	_____	_____	_____	_____	_____
40.	Social Security Administration	_____	_____	_____	_____	_____	_____	_____	_____
41.	Brougham Club	_____	_____	_____	_____	_____	_____	_____	_____
42.	Friend of the Court	_____	_____	_____	_____	_____	_____	_____	_____
43.	NAACP	_____	_____	_____	_____	_____	_____	_____	_____
44.	City Planning Commission	_____	_____	_____	_____	_____	_____	_____	_____
45.	Michigan Civil Rights Commission	_____	_____	_____	_____	_____	_____	_____	_____
46.	Red Feather and Council of Social Agencies Information & Referral Center	_____	_____	_____	_____	_____	_____	_____	_____
47.	St. John Street Community Council	_____	_____	_____	_____	_____	_____	_____	_____
48.	ACLU - American Civil Liberties Union	_____	_____	_____	_____	_____	_____	_____	_____
49.	Flint Boys Farm	_____	_____	_____	_____	_____	_____	_____	_____

	<u>Have you heard of:</u>		<u>Have you phoned:</u>		<u>Have you used services:</u>		<u>More than twice:</u>	
	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>
50. Head Start	_____	_____	_____	_____	_____	_____	_____	_____
51. Seventh Day Adventist Welfare Center	_____	_____	_____	_____	_____	_____	_____	_____
52. Neighborhood Youth Corps	_____	_____	_____	_____	_____	_____	_____	_____
53. Community Relations Division of the Police Department	_____	_____	_____	_____	_____	_____	_____	_____
54. Stepping Stone Program	_____	_____	_____	_____	_____	_____	_____	_____
55. American Red Cross	_____	_____	_____	_____	_____	_____	_____	_____
56. Visiting Nurse	_____	_____	_____	_____	_____	_____	_____	_____
57. Flint Industrial Mission	_____	_____	_____	_____	_____	_____	_____	_____
58. Which organizations would you like to know more about?								

APPENDIX C
Cooperating Agencies

APPENDIX C

SPONSORS:

Genesee Community Development Conference

Manufacturers Association of Flint

Mott Foundation

AREA OPERATING AGENCY:

St. John Community Council

ASSISTANCE:

Private:

Consumers Power Company

Council of Social Agencies

Industrial Mutual Association

Service Bureau

Urban League of Flint

Local 599, UAW-CIO

Local 659, UAW-CIO

Local 1600, AFL-CIO, City of Flint

Governmental:

COMPACT

Department of Community Development, City of Flint

Department of Finance, City of Flint

APPENDIX C (CONTINUED)

Human Relations Commission, City of Flint

Flint Board of Education

Mott Adult Education Program

Mott Vocational Guidance Program

Department of Social Services of Genesee County

Department of Health of Genesee County

Metropolitan Planning Commission of Flint and Genesee County

Roosevelt Community School

Fairview Community School

Michigan Civil Rights Commission

APPENDIX D

**Income Constraints in Flint for
Federally Sponsored Programs**

**INCOME LIMITS FOR ELIGIBILITY FOR 221 (d)(3),
BELOW MARKET HOUSING**

FLINT, MICHIGAN, JANUARY 1, 1969

<u>NUMBER OF PERSONS</u>	<u>MAXIMUM YEARLY INCOME</u>
1	\$ 5,800
2	\$ 7,050
3 - 4	\$ 8,300
5 - 6	\$ 9,550
7 or more	\$10,800

LOWEST LIMITS OF 221 (h) PROGRAM: SAMPLE CASES¹

	<u>Minimum Income</u>	<u>Maximum Income</u>	<u>35 Year Mortgage</u>	<u>Payment at 6 3/4 Percent</u>	<u>Highest Subsidy</u>	<u>Lowest Allowable Payment</u>
(a)	\$3,600	\$6,600	\$14,000	\$116.52	\$53.24	\$63.28
(b)	\$3,600	\$6,600	\$15,000	\$124.85	\$57.15	\$67.70
(c)	\$4,200	\$7,800	\$17,500	\$146.27	\$66.68	\$79.59

(Note: The lowest allowable payments are likely to be even higher because few banks and lending institutions are willing to make 35 year loans on rehabilitated structures.)

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1. U.S. House of Representatives, Committee on Banking and Currency, 90th Congress, 2nd Session, Report of the Committee on Banking and Currency on the Housing and Urban Development Act, 1968, Together With Minority Views on HR 17989, (Washington, D. C.: U.S. Government Printing Office, 1968), p. 8.

As can be seen, the bulk of families do not qualify for 221 (h) assistance, because their incomes are too low.

**INCOME LIMITS FOR ELIGIBILITY FOR 221 (h)
IN FLINT, MICHIGAN**

JANUARY 1, 1969

<u>No. Of Persons</u>	<u>Maximum Yearly Income</u>	<u>25 Year Maximum Mortgage</u>	<u>30 Year Maxi- mum Mortgage</u>
1	\$4,200		
2	\$5,000	\$12,200	\$14,000
3	\$6,600	\$12,800	\$14,750
4	\$6,900	\$13,450	\$15,450
5	\$7,500	\$13,650	\$15,700
6	\$7,900	\$14,000	\$16,150
7	\$8,200	\$14,650	\$16,850
8	\$8,400	\$15,100	\$17,400
9	\$8,700	\$15,100	\$17,400
10	\$8,900	\$15,100	\$17,400
11	\$9,100	\$15,100	\$17,400
12	\$9,300	\$15,100	\$17,400

PUBLIC HOUSING UNIT SIZE - FAMILY SIZE LIMITS

FLINT, MICHIGAN, JANUARY 1, 1969

<u>NUMBER OF BEDROOMS</u>	<u>NUMBER OF PERSONS</u>	
	<u>MINIMUM</u>	<u>MAXIMUM</u>
1 Br. (Minimum)	1	1
1 Br.	1	3
2 Br.	2	5
3 Br.	4	7
4 Br.	6	9

**MAXIMUM YEARLY INCOME LEVELS FOR SELECTED
FEDERAL HOUSING ASSISTANCE PROGRAMS**

FLINT, MICHIGAN, JANUARY 1, 1969

Net Family Income¹ Limits for Admission to Public Housing

<u>No. of Persons</u>	<u>Regular Admission</u>	<u>Special Admission or Ct'd Occupancy²</u>
1	\$2,800	\$3,500
2	\$4,000	\$5,000
2a (Retired elderly) ³	\$3,400	\$4,300 ⁴
3	\$4,500	\$5,500
4	\$5,000	\$6,000
5	\$5,300	\$6,300
6	\$5,600	\$6,600
7	\$5,900	\$6,900
8	\$6,000	\$7,000
9	\$6,300	\$7,300
10 or more	\$6,600	\$7,600

1. Means aggregate income, less the following deductions: (a) occupational expenses necessary to employment; (b) social security, retirement, union dues and hospital or medical plans (whether employed or not); and (c) support payments. These deductions may total as much as \$1,500 for occupancy and \$2,000 for continued occupancy.
2. Admission limits for families displaced by public action.
3. "Retired" means having annual family earnings less than \$1,500.
4. Also includes residual.